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# The Strongest Bond is Universal-Rundle



## Insures enduring service and beauty in fixtures nationally advertised by U/R!

You can sell and install Universal-Rundle bathroom fixtures with complete confidence that they will serve your customers long and well! You know they will offer lifetime resistance to chipping and cracking, that surfaces will stay sparkling bright—thanks to the strongest of bonds between sturdy fixture body and surface. Universal-Rundle's famous "lifetime" bond is the result of such exclusives as—

1. *U/R-developed processes like the one-fire Hi-fire method of firing vitreous china; U/R's "know-how" in preparing cast iron for enameling.*

2. *Longer firing periods, higher temperatures.*
3. *Half a century of fixture-making experience.*

**Big and Beautiful** as the fixtures they display, are the four-color advertisements in the SATURDAY EVENING POST and BETTER HOMES & GARDENS that tell the U/R quality story to buying millions.

**Have you seen** the new U/R catalog? It shows the complete line of bathroom and kitchen fixtures—plans, drawings, specifications, helpful information for plumbers. Write for it. (See the U/R line in Sweet's Builders File, also.)

**White as White Itself!** Actual scientific measurement of light reflectance shows U/R's Arctic White as whitest—over 80% reflectance.

**The Color of Quality!** As the originator of colored bathroom fixtures, U/R still makes the finest—matched closer than the eye can see.

**Install with Confidence.** When you recommend Universal-Rundle fixtures half a century of experience stands behind your every installation.

**This Is Universal-Rundle** . . . the pioneer of many industry "firsts"; colored vitreous china, one-fire tunnel-kiln firing, complete laboratory control of production, and many others.



## Universal-Rundle

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Plants in Camden, N.J.; Milwaukee, Wisc.; New Castle, Pa.; Redlands, Calif.; San Antonio and Hondo, Texas



# ASSOCIATIONS

## Their Plans and Activities



### National Association of Home Builders Adds More Than 5,000 New Members

More than 5,000 new members have joined the National Association of Home Builders since January 1, Frank W. Cortright, Executive Vice President, has reported.

Most of the new members signed up with the NAHB during a "Housing Industry Membership Campaign" sponsored by the NAHB and its 179 affiliates. The official campaign started April 15 and ended June 30. Final results are being tabulated by NAHB's Washington office.

Prizes consisting of trips to distant points were awarded by the NAHB to winners in the membership campaign. Top prize winner was George Gyekis, a member of the Home Builders Association of Allegheny County, Pittsburgh, who enrolled 105 individual members. He will receive a \$1,500 trip to Paris or Honolulu according to his choice. Other grand national prize winners are:

**Group II** (Associations with 100-249 members as of January 1, 1951.) Ivan Gore, Columbus, Ohio, Home Builders Association, for enrolling 71 individual members. He will receive a travel certificate worth \$300.

**Group III** (Associations with 50-100 members as of January 1, 1951.) Ken Stowell, Wichita, Kansas, Home Builders Association for enrolling 58 members. He will receive a travel certificate worth \$300.

**Group IV** (Associations with 50 members or less as of January 1, 1951.) Mason J. Bower, Chemung Valley Home Builders Association of Elmira, New York, for enrolling 58 members. He will receive a travel certificate worth \$300.

The president and membership chairman of local associations who secured the greatest number of members were also honored. Each will receive a travel certificate worth \$300. These winners were as follows:

**Group I** Membership Chairman Vern R. Huck and President William Baines of the Building Contractors' Association, Los Angeles, Calif. Associations with next highest scores were: Pittsburgh, Pa.; Chicago, Ill.; Washington, D. C.; and Long Island, N. Y.

**Group II** Membership Chairman Oliver S. Black and President I. A. Jacobson of the Tulsa, Okla., Home Builders Association. Associations with the next highest scores were: Rochester, N. Y.; San Antonio, Tex.; Kansas City, Mo.; Oklahoma City, Okla.; St. Paul, Minn.

**Group III** Membership Chairman Alan L. Carnoy and President Frank P.

Tufaro of the Home Builders Association of Westchester County, New York. Associations with the next highest scores were: Boston, Mass.; Sacramento, Calif.; Chattanooga, Tenn.; Worcester, Mass.

**Group IV** Membership Chairman V. Barnes and President John Matthews of Arkansas Home Builders Association, Little Rock, Ark. Associations with next highest scores were: Chemung Valley (Elmira, N. Y.); Lincoln, Neb.; Atlantic City, N. J.; St. Petersburg, Fla.

Still to be tabulated are winners in an association contest in which travel certificates worth \$300 will be awarded to the membership chairmen and executive officers of associations showing the highest percentage of gross increase between January 1 and June 30.

### Rochester Membership Zoms



**GAIN OF 153** members since January 1—a 70 per cent increment—has been reported by the Rochester, N. Y., Home Builders Association's membership campaign committee. Tallying results are (left to right): Herb Bristol, Marv Novick, George Wetzel, Gerry Cook, Mortimer Merrill, president; Sanford Abbey, committee chairman; Don Woods and Ken Lenhard. Individual prize winners in the campaign were honored at a recent banquet.

### New South Jersey Leader

Harold Goodley took office as president of the Home Builders League of South Jersey at the group's recent installation meeting in the Walt Whitman Hotel, Camden. Serving as installing officer was Carl T. Mitnick, president of the New Jersey Home Builders Association.

Goodley has been a director of the New Jersey state association since its organization. In addition, he has been a prominent member of the New Jersey Association of Real Estate Boards.

### Ohio Builders Organize 5 New Local Chapters

Affiliation of five new local associations with the Ohio Home Builders Association has been announced by Ivan H. Gore, chairman of the state membership committee and past state president. They are Marion, Mansfield, Sandusky, Hamilton and Ashland.

Gore said that reports from the 12 older local affiliates show a considerable increase in the general membership rolls. The effort to establish new units was intensified during the National Association of Home Builders membership drive, he said.

The new groups have all petitioned for charters from the state and national associations. Officers, named at recent organizational meetings, are:

Ashland—Ray Keen, president; Frank Oberholtzer, vice president; Leo Thomas, treasurer; and Carl C. Ward, secretary.

Hamilton—Dave Frechling, president; James A. Stephenson, vice president; John C. Hicks, secretary; Chester Edwards, treasurer; Ken Hammond, national director; and Bob Hammond, state director.

Mansfield—Curt J. Burkhart, president; John L. Morely, vice president; Harley Watkins, secretary; Edward Schuler, treasurer; John L. Morley, national director; and D. D. Tyson, state director.

Marion—James C. Neff, president; W. C. Stumbo, vice president; W. G. McPeck, secretary; Maxie Martin, treasurer; L. R. Amrine, national director; and Bob Middleton, state director.

Sandusky—Edward L. Feick, president; Don Schubel, vice president; William Henry, secretary; and Charles Mouch, treasurer.

**WHAT'S NEW IN YOUR COMMUNITY**—In organization activities and building projects? While I can't ring all your doorbells personally, nor reach you via a roving reporter, I'm very interested in getting your news. Why not write me today c/o American Builder, Chicago 3, Ill.—Ed Gavin

### Cincinnati Builders Aid In City Slum Clearance

Plans to assist the city in its slum clearance program have been announced by the Home Builders Association of Greater Cincinnati. Under the program the home builders would construct housing in areas designated by the city.

Raymond D. Sharp, Cincinnati association president, said that trustees of the group and Charles Stamm, assistant to the city manager had discussed the plan from the viewpoint that builder association cooperation would be valuable in providing more suitable housing for lower-income groups.



## Dealer's Viewpoint

H. R. NORTHUP, Executive Vice President,  
National Retail Lumber Dealers Association

### Controls Not the Answer

One overriding objection to economic controls is that no one is smart enough to operate them smoothly. The task of regulating prices, wages, credit, and production is so complex and involves so many individual decisions, both large and small, that the pieces never fit together well enough. And the pattern of control is revised so often that businessmen never know what to count on.

Consider housing as an example. It first was announced and generally understood that housing volume would be regulated by means of the credit restrictions contained in Regulation X, always with the understanding that the terms might be revised at any time. Federal officials denied rumors that some sort of a permit system would be invoked to permit even tighter control. Had this plan been followed consistently, it would not have been too bad, because a builder or an owner knew where he stood and could plan accordingly.

But then, in quick succession, came three drastic new regulations, all supplementing the price control pattern set forth in Regulation X and proving the point that the course of controls is unpredictable.

First of the three moves was the regulation requiring a permit for any single-family home costing \$35,000 or more. It was explained as an attempt to conserve materials for smaller units. But that regulation hardly had become effective when

well-founded rumors were circulated to the effect that the dollar limitation was to be replaced, because it wasn't fair to the owner who used a minimum of critical materials and because it didn't recognize regional variations in building costs. That rumor was borne out when NPA officially changed the ceiling from \$35,000 of cost to 2500 square feet of habitable floor space.

And then, just 10 days later, NPA made it known that the 2500 square foot ceiling was to be discarded completely in favor of a totally new system whereby permits would be required for the construction of any unit using more than a specified minimum amount of steel, copper, and aluminum.

Whether or not the latest system is the best of all is beside the question. The point is that any builder or owner who started early this year to plan to put up a house costing \$35,000 or more has had four sets of conditions to work under. And unless he moved quickly and actually got construction started, he probably has wasted a lot of money, and certainly a lot of time, shifting his plans from one set of rules to another.

That is why most of us are convinced that there is some better way to cope with inflation and materials shortages than by imposing these unworkable, unpredictable, ever-changing controls, and one reason why we insist that all controls be removed as quickly as possible.

## Godfrey's Birthday Marked By Party at Dallas



**OUTSTANDING SERVICE** trophy is held by Grover A. Godfrey, Dallas executive vice president. Roland Pelt, association president made the presentation. Occasion was Godfrey's 60th birthday and eighth anniversary as executive officer for Dallas builders.

Grover Godfrey's 60th birthday and eighth anniversary as executive vice president of the Home Builders Association of Dallas was the occasion for a recent "surprise party" at which more than 150 friends and association members honored the widely-known executive.

Taking part in the program were six past Dallas presidents, along with Federal, city and county officials. A party highlight was the association's presentation to Godfrey of a special trophy and an electric clock desk set. He also received a number of other gifts.

Grover Godfrey, III, Godfrey's grandson, was on hand for the event, flying from Germany on special leave.

On the program were dinner, a floor show and dancing. Arrangements were made by Vernon H. Smith, chairman of the Dallas program committee.

### Says Peace Will Have Little Effect on Housing

A peaceful settlement in Korea will have little if any effect on the present housing situation, in the opinion of Frederic W. Gerhardy, president of the Builders Association of Metropolitan Detroit. Even if peace does come, "it will take time for current conditions to be evaluated and until Federal housing officials are sure their goal of 850,000 units is above the actual volume, little change will be initiated," Gerhardy declared.

"Defense Chief Charles E. Wilson has announced next year's housing volume will be 800,000 to 850,000 units," Gerhardy said. "Does this mean Regulation X will be lifted or the mortgage stringency relieved? Builders don't know. And until they do, a peace settlement in Korea or any other place will not be significant as far as home building is concerned."



**LIGHTING DEMONSTRATION** featured recent meeting of Omaha Home Builders Association in offices of Omaha Public District. Mrs. Dorothy Blade (in plaid jacket) discussed and illustrated many phases of home lighting in connection with decorating materials. In row at extreme right (front to rear, starting with third person) are Alex Seastedt, first Omaha president; Carl C. Wilson, current president; A. B. Parks, secretary; William Hargleroad, Jr., president of the Omaha Real Estate Board; Dr. R. C. Cook, past president; and Dick Schroeder, current vice president.

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## Chicago Home Festival

Opens September 16

The fifth annual Chicagoland Home and Home Furnishings Festival, featuring between 50 and 75 new homes, many completely furnished, will be held September 16 through October 7 under the sponsorship of the Home and Home Furnishings Council in cooperation with the Chicago Tribune.

Serving as chairman of the festival committee is Edmund C. Mahoney, presi-



E. C. Mahoney

dent of the Chicago Metropolitan Home Builders Association. Other committee members are M. J. Berg, E. H. Coyne, Wallace L. Crawford, P. H. Creden, C. A. Gutsell, Jr., M. C. Huggett, W. O. Ollman, L. W. Stratton and Frank S. Whiting.

A special home and home and home furnishings supplement of the Sunday Chicago Tribune on September 16 will feature the festival opening.

## William Gillis Named San Francisco Executive

William Gillis, former public relations director for the Associated Home Builders of San Francisco, was recently elected executive vice-president of that group to fill the vacancy created by the death of Milton Morris. Gillis has a degree in science from San Jose State



William Gillis

College, and studied law at the University of San Francisco. He served with the Merchant Marine during the war where he rose from the rank of seaman to master of a ship. For the past several years he has been engaged in the field of public relations in the Bay area.

SEPTEMBER, 1951

## Cortright's Column

FRANK W. CORTRIGHT, Executive Vice President, National Association of Home Builders of the United States



## National Home Week — When Builders Take Bow

Each year the home builders of this nation take time out to bring before the American people the tremendous achievements made by the industry. National Home Week will be celebrated this year from September 9th through the 16th.

The idea for a National Home Week celebration was conceived by Edward G. Gavin, editor of the American Builder. The first observance was staged in 1948.

National Home Week began at an auspicious time—when private enterprise and the private home builder were under attack. In the first two years following V-J Day the home building industry was being attacked on many fronts by persons who actually knew nothing about the industry, its capabilities or potentialities.

Basis of the attack was that the industry was incapable of housing the American public or of meeting the shortages, and that progress in design and construction techniques had not kept pace with developments in other major industries. National Home Week proved there was no truth in these charges.

Home builders this year will show thousands of new modern homes, fully equipped and ready for occupancy. In addition, on-site demonstrations of streamlined building techniques will be open for public inspection.

All of the new houses on display will show clearly how home design has been improved to make the best use of the multitude of new building materials, appliances, equipment and household furnishings that have been developed since the war.

Let us review for a moment the industry's progress since V-J Day. Home builders have erected well over 5 million new homes and apartments and the average price has been below \$8,000 per unit. I would classify that as a major achievement of the modern industry. Incidentally, that's enough new housing for the combined populations of New York, Chicago, Philadelphia, Detroit, Los Angeles, Cleveland, Baltimore and St. Louis.

By far the most spectacular achievement of all has been the transformation of the house from four walls and a kitchen sink to a mechanical marvel of light, efficiency and comfort.

Another major factor is the tremendous economical force advanced by the production of a new house. Materials, equipment, supplies and products pour forth from assembly lines. This means jobs and prosperity for hundreds of thousands of people.

National Home Week will swing the spotlight of public attention to the great benefits the national economy derives from a strong home building program.

National Home Week gives the public a chance to inspect home building in action. It helps show the nation the importance of the home building industry and its many allied professions.

It is YOUR opportunity to sell out your stock of housing—to secure a list of prospects for next year. National Home Week has been created for your benefit—cash in on it now!

## L-P Gas Meetings Draw 850 In Central, Western States

Recent conventions of the Liquefied Petroleum Gas Association's Central States and Mountain States districts and a series of local meetings in Southern California drew an attendance of around 850 persons. Howard D. White, executive vice president, has reported.

The Central States meeting was held in Tulsa, Okla., with nearly 275 attending. The mountain area convention, held at Evergreen, Colo., attracted 300. More than 270 industry representatives were

present for the LPGA California meetings in Los Angeles, San Diego, San Bernardino, San Luis Obispo and Berkeley.

## Connecticut Outing

The Connecticut Home Builders Association held its annual Home Builders Outing on August 1st at Rosewood Park in Simsbury. Chairman of the Outing was Aage Jespersen. Picnic features and buffet lunch served during the day with a steak dinner in the evening, climaxed by a show, rounded out the event.

## Colgan Resigns NLMA Executive Post

Richard A. Colgan, Jr., since 1945 executive vice-president of the National Association of Lumber Manufacturers, Washington, D. C., has resigned his position to become manager of 600,000 acres of forest property for the Shasta Forest Co., with headquarters at Redding, Calif.

Colgan left Washington on July 11 to assume his duties on the West Coast, but he will return to the nation's capital in September to complete some pending assignments. Formerly production manager of the California timber and lumber operations of the Diamond Match Co., it was under his direction that 218,000



**Richard A. Colgan, Jr.**

acres of the company's forest holdings were managed on a sustained yield basis and certified as a tree farm. He also served as an assistant in wood research at the U. S. Forest Products Laboratory at Madison, Wis. He is a forestry graduate of Michigan State College.

In recognition of his outstanding leadership in forest conservation, Colgan was named an honorary vice-president of The American Forestry Association this year. He is also a member of the Society of American Foresters, a director of the American Standards Association and Chairman of the Lumber Survey Committee of the Department of Commerce.

## Plywood Group Continues Intensive Merchandising

The plywood industry will continue its intensive merchandising program in all major markets with emphasis on remodeling, maintenance and new uses in industry and defense, O. Harry Schrader, Jr., managing director of the Douglas Fir Plywood Association, said in a report to the group at its recent annual meeting in Tacoma, Wash.

Schrader also spoke of a growing importance in the plywood field of new and allied products, such as hardboards, hardboard overlay on plywood, and plastic-faced plywood, saying that such product development results in new sales opportunities all along the distribution chain.

Production of plywood in 1951 may be 10 per cent higher than last year's rec-

## New Officers Named in Wisconsin



**OFFICERS AND DIRECTORS** of the Wisconsin Builders Association in convention at Beloit recently. They are, first row, (from left) Dick Hanson, Kenosha; Glenn Webermeier, Beloit, secretary; Ed Luecke, Watertown; Frank Cortright, executive vice president, NAHB, Washington, D. C.; E. B. A. Sokoloski, Madison, president; Tom McGovern, Madison; Charles George, Milwaukee, vice president; Henry Grommes, Beloit; LaVerne Murmeister, Janesville; second row: Syd Dwyer, Milwaukee; William Palmer, Beloit; and John Parmentier, Kenosha, treasurer. Rock County builders were hosts.

New officers of the Wisconsin Builders Association were named at the convention meeting of the group in Beloit in June. President of the group is E.B.A. Sokoloski, Madison. Glenn Webermeier, Beloit, is secretary; Charles George, Milwaukee, is vice-president, and John Parmentier, Kenosha, is treasurer.

The meeting was highlighted by a speech by Frank Cortright, executive

vice president of the National Association of Home Builders. He stressed the importance of maintaining a high level of production in the building industry, declaring that this produces a psychological impact on the nation which is fundamental in democracy. He also deplored the fact that house construction has been reduced by the government out of proportion to its use of scarce materials.

## Mississippi Builders Hosts to Atkinson



**DEEP SOUTH**, in this case Jackson, Miss., offers hospitality to W. P. "Bill" Atkinson, National Association of Home Builders president. Atkinson is greeted by W. F. Cole, president of the Home Builders Association of Jackson, heading welcome committee. Approximately 200 persons attended dinner and heard talk by NAHB leader at Hotel Heidelberg.

ord 2,500,000,000 square feet, according to Schrader. He said that, barring a major emergency, approximately two billion feet of plywood should be available to civilian distribution channels for use in homes, farm buildings, pleasure boats and industry.

Elected president for 1951-52 was B. V. Hancock, Portland, Ore., executive vice president of Cascades Plywood Corp. Other officers are: vice president,

Eberly Thompson, Portland, vice president of M and M Wood Working Co.; secretary (re-elected), Charles M. Duecy, Coos Bay, Ore., treasurer and general manager, Menasha Plywood Corp.; and treasurer (re-elected), J. P. Simpson, Tacoma, vice president and general manager, Buffelen Manufacturing Co.

**Additional Association News, Page 166**

**AMERICAN BUILDER**

# STRAN-STEEL FRAMING

## FOR SCHOOLS



Exterior view of school. Electrical wiring is installed through factory-punched holes in frame members.



Interior view of school under construction. Note how wood collateral is nailed directly to metal framing.



Stran-Steel Framing for Robstown Elementary School.

Here is what Benjamin Kenneth Wyatt, architect for the Robstown, Texas and other school buildings, says about Stran-Steel Framing:

"We have used Stran-Steel construction in several recent school buildings.

"Besides being most flexible for modern design, providing light cantilevered construction, thin window mullions used with collateral materials, economical suspended furring, Stran-Steel offers great rigidity with speed of erection for greater economy.

"Being able to nail to Stran-Steel Framing gives the economy of wood framing for dry wall construction (Knox School) also eliminates furring for metal lath (Robstown Schools) in plaster construction. Fire-safety and long life is of paramount importance in school building construction and incombustible Stran-Steel framework meets both of these requirements."

Stran-Steel Framing makes it easy to design, easy to build BETTER BUILDINGS economically! If you are planning a school project, classrooms, or other type of construction, you can give your buildings a backbone of steel with Stran-Steel Framing.

Complete literature and specifications data available upon request, or see Sweet's catalog service, architectural and builders files.

**GREAT LAKES STEEL CORPORATION**

Stran-Steel Division

Ecorse, Detroit 29, Mich.

**NATIONAL STEEL CORPORATION**



Corridor detail of school showing Stran-Steel framing.

STRAN-STEEL REG. U. S. PAT. OFF.



A complete  
heating system  
that uses  
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**The Coleman  
GAS WALL HEATER**

Today install the He  
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Installation is quick  
and easy. Just a short  
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ping floors, so it's THE  
adventure in clean, quiet

And the Coleman  
Wall Heater. Even the smallest  
moves heat through

**Comfort costs so little.**



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Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

AMERICAN BUILDER

## Letters to the Editor



BOUND  
MONTHLY

On All Your Farm Buildings  
**GALVANIZED  
SHEETS**

You Get All 3!



... of valuable crops, live-  
stock and property against elements. Galva-  
nized Sheets are used on more than  $\frac{1}{2}$  of all U.S.  
farm buildings today!

**TRY ...** Hold at the nail-holes,  
holes, stay sealed and solid for  
years. Strength of steel—protection

... Reasonable original price  
and upkeep cost . . . long years  
of service add up to economy you can count  
on.

**TRY EVER... PROPER CARE PAYS!**  
Metal shortages threaten to limit  
the use of zinc-coated sheet metal. Protection  
of present structures is essential. Take  
simple steps with very little labor  
to keep your zinc-coated roofings and  
sheet metal in good condition. Write  
for booklet "How to Protect Zinc Metal".

### AN ZINC INSTITUTE

Dr., Room 2606  
Chicago 16, Illinois

At no obligation, send the illus-  
trated booklet I have checked.

- ✓ Galvanized Sheets
- ✓ Metallic Zinc Paint Mfrs.
- ✓ For Applying Galvanized Sheets
- ✓ Annual on Galvanized Roofing and
- ✓ Zinc Paint to Protect Metal

BIRMINGHAM, Alabama

Sir: When necessary to drive nails  
beyond reach of the hand, a quick  
and practical way is to insert the

a debate on the subject of public vs.  
private housing which resulted fa-  
vorably for private housing. We are

(Continued on page 168)

SEPTEMBER, 1951

TOWN AND STATE \_\_\_\_\_

**Send for FREE Booklets**

# A complete heating system that uses no floor space

*The Coleman* at  
**GAS WALL HEATERS**

Today install the Heater of Tomorrow! The compact Wall Heater that's a natural for the small-home market. It's no problem to fit these heaters because they fit right in-between standard wall studs. The Single Vertical model above fits between standard stud walls.

Installation is quick, easy and inexpensive. The vent job in the wall is all that's required. No excavation or basement is required. On top of that, there's no need for supporting floors, so it's THE THING for small homes. And it's adventure in clean, quiet, automatic heat.

And the Coleman is a complete heating system. Even the smallest model, with its built-in fan, moves heat through one to two rooms.

**Comfort costs so little with a Coleman Gas Wall Heater.**

**Coleman**<sup>®</sup>

AMERICA'S LEADER IN  
HOME HEATING



Dept. AM-302, [www.colemanheat.com](http://www.colemanheat.com)

Without obligation please send more information on  
Coleman circulating Gas Wall Heaters.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

AMERICAN BUILDER

## Letters to the Editor

# GES SING



On All Your Farm Buildings  
**GALVANIZED  
SHEETS**  
Use You All 3!



**PROTECTION** . . . of valuable crops, live-  
ing machinery against elements. Galva-  
nizing covers more than  $\frac{1}{2}$  of all U.S.  
buildings today!

**STRENGTH** . . . Hold at the nail-holes,  
high winds, stay sealed and solid for  
ind years. Strength of steel—protection  
of!

**ECONOMY** . . . Reasonable original price  
of repair and upkeep cost . . . long years  
ice . . . add up to economy you can count  
on the years.

**More Than Ever...PROPER CARE PAYS!**  
Even material shortages threaten to limit  
construction and replacement, careful  
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tial. A few simple steps with very little labor  
make galvanized roofing a lifetime mate-  
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will show you how.

### AMERICAN ZINC INSTITUTE

6 E. Wacker Dr., Room 2605  
Chicago 1, Illinois

Without cost or obligation, send the illus-  
trated booklets I have checked.

- Facts About Galvanized Sheets
- List of Metallic Zinc Paint Mfrs.
- Directions For Applying Galvanized Sheets
- Repair Manual on Galvanized Roofing and  
Siding
- Use Metallic Zinc Paint to Protect Metal  
Surfaces

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

TOWN AND STATE \_\_\_\_\_

**Send for FREE Booklets**

with the head of the nail pressed  
slightly against the handle.

F. M. Cicala  
Wilmington, Delaware

Sir: When necessary to drive nails  
beyond reach of the hand, a quick  
and practical way is to insert the

issue of *American Builder*. We see  
it presented fair treatment to the  
builders of our city. At a meeting of  
home builders here recently, we held  
a debate on the subject of public vs.  
private housing which resulted fa-  
vorably for private housing. We are

(Continued on page 168)

# A complete heater that uses no floor space

## The Coleman automatic GAS WALL HEATER

Today install the Heater of Tomorrow — Coleman's compact Wall Heater that's a natural for the low-cost small-home market. It's no problem to install these heaters because they fit right in the wall, extending out only 3½ inches. The Single Wall Model illustrated above fits between standard studs.

Installation is quick, easy and low-cost, and a simple vent job in the wall is all that's needed to finish up. No excavation or basement is used and there's no ripping floors, so it's THE THING for slab-floor homes. A new adventure in clean, quiet, automatic heat!

And the Coleman is a complete heater in the wall. Even the smallest model, with 25,000 BTU input, moves heat through one to two rooms. And Coleman



has just put out a big new 35,000 BTU input model. Use these in combination with a Dual Wall Model to give a whole floor complete, overall warmth. Manual or non-electric automatic controls without costly electrical installations. Beautifully finished casings. To save cost and satisfy owners, install a Coleman. The Coleman Company, Inc., Wichita 1, Kansas.



### Dual Wall Model

heats adjoining rooms at once. 45,000 BTU input rating. Warm-air flow into both rooms is easily adjusted on one side. Easy to fit in wall or partition. A natural to keep costs in line.

APPROVED BY AMERICAN GAS ASSOCIATION

Comfort costs so little with a

**Coleman**  
®

AMERICA'S LEADER IN  
HOME HEATING



THE COLEMAN COMPANY, INC.  
Dept. AB-550, Wichita 1, Kansas

Without obligation please send more information on Coleman circulating Gas Wall Heaters.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

AMERICAN BUILDER

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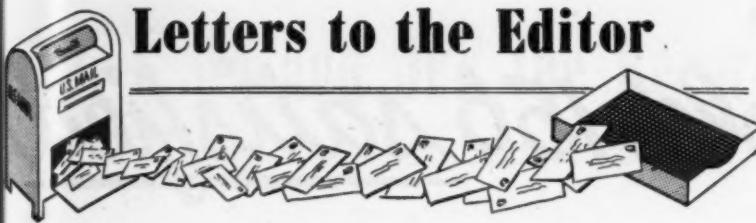
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# Letters to the Editor



## Glad to Help the FBI

Sir: I want to take this opportunity to express my deep appreciation for the excellent assistance furnished by you and your staff in publicizing the photograph and descriptive material concerning Leonard Caldwell Nelson in the June issue of *American Builder*. Your cooperation led to the apprehension of Nelson when one of your readers recognized the photograph and reported the matter to our Birmingham office. This is the second time in recent months that your publication has aided the FBI and my associates join me in thanking you for helping to bring this case to a successful conclusion. When the article first appeared in September, 1950, we obtained several valuable leads following a report made by an individual who had been swindled by Nelson. Your second article was directly responsible for locating Nelson.

J. Edgar Hoover  
Federal Bureau of Investigation  
U. S. Department of Justice

## Nail Starting

Sir: I'm sorry to take exception to the method of starting a nail with one hand, as described in the June issue of the *American Builder* (Page 200), for there seems to be an easier



method which eliminates the use of grooving or rubber bands. All one has to do is simply to slide the nail between the claws of the hammer with the head of the nail pressed tightly against the handle.

F. M. Cicala  
Wilmington, Delaware

Sir: When necessary to drive nails beyond reach of the hand, a quick and practical way is to insert the

nail between the claws of the hammer and with one blow the nail will be started into the wood and will be free of the hammer, ready to be driven home.

Henry P. Scheffer  
Amityville, New York

## Home Week Manual

Sir: Your manual "The Retail Lumber Dealer and National Home Week" is very well done and certainly gives every retail dealer an opportunity to participate in National Home Week. In order to bring this home to our members, I will run articles in our association newspaper for the next couple of months and try to cover the outline of the manual. I hope our members will take advantage of the thoughts and ideas expressed in the manual. I think the setup of the manual is perfect.

H. P. McDermott, Secretary,  
Wisconsin Retail Lumbermens Ass'n.  
Milwaukee, Wis.

Sir: Thanks for the National Home Week material. Your setup looks first-rate to me. Please keep us posted, and we will support the program at every good opportunity.

Everett B. Wilson  
Public Relations Director  
National Retail Lumber Dealers  
Association  
Washington, D.C.

## Private Housing

Sir: We have read the story about Wichita's home building industry in the July issue of *American Builder*. You did an excellent job of covering the many factors and we want to express our thanks for your interest.

J. Alden Trovillo, Manager  
Industrial Department  
Wichita Chamber of Commerce.

Sir: We all enjoyed the article entitled "Wichita Home Builders Meet a Crisis" which appeared in the July issue of *American Builder*. We feel it presented fair treatment to the builders of our city. At a meeting of home builders here recently, we held a debate on the subject of public vs. private housing which resulted favorably for private housing. We are

(Continued on page 168)

# On All Your Farm Buildings GALVANIZED SHEETS Give You All 3!



**1. PROTECTION** . . . of valuable crops, livestock and machinery against elements. Galvanized roofing covers more than  $\frac{1}{2}$  of all U.S. farm buildings today!

**2. STAY-ABILITY** . . . Hold at the nail-holes, resist high winds, stay sealed and solid for years and years. Strength of steel—protection of Zinc!

**3. ECONOMY** . . . Reasonable original price . . . low repair and upkeep cost . . . long years of service . . . add up to economy you can count on thru the years.

### Now, More Than Ever...PROPER CARE PAYS!

When material shortages threaten to limit new construction and replacement, careful maintenance of present structures is essential. A few simple steps with very little labor can make galvanized roofing a lifetime material. The valuable booklets described below will show you how.

### AMERICAN ZINC INSTITUTE

35 E. Wacker Dr., Room 2605  
Chicago 1, Illinois

Without cost or obligation, send the illustrated booklets I have checked.

- Facts About Galvanized Sheets
- List of Metallic Zinc Paint Mfrs.
- Directions For Applying Galvanized Sheets
- Repair Manual on Galvanized Roofing and Siding
- Use Metallic Zinc Paint to Protect Metal Surfaces

NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

TOWN AND STATE \_\_\_\_\_

**Send for FREE Booklets**

# Sold 156 satisfied



Here's Mr. Abbott being greeted by Mrs. Robinson at the door of her "House of Charm," 4435 Amelia Avenue, Lyons, Illinois.

Mr. Abbott, builder of the "House of Charm" homes in Lyons, wants to get Mrs. Robinson's comments on her General Electric Kitchen-Laundry now that she's had six months to try everything.

Builder Edwin I. Abbott calls on Mrs. David E. Robinson and confirms his belief that the G-E Kitchen-Laundry is an amazing sales-clincher and goodwill builder!



"I feel like a magician with my G-E Dishwasher. In go the bridge-club dishes, and presto... I'm ready to serve dinner on the same dishes. You can see yourself how they sparkle. I even wash pots and pans this way!"



"I just love my General Electric Range—especially the way it broils meat faster and more evenly than the range I had before. It's the cleanest way to cook I've ever found! Doesn't heat my kitchen up, either!"



"Imagine, Mr. Abbott, I can do a washing in the evening and still watch the television shows—thanks to this General Electric Automatic Washer! And, what's more, I don't even get my hands wet! See how clean and fluffy the towels come out!"

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# and OFF the Record

**News, Views and Comments**

**CONGRESS**—The national legislators indicating, and in some cases openly stating, a lack of confidence in government bureaus are engaged in an attempt to frame "blueprint" laws as differentiated from general policy legislation.

**SLOW PACE**—The slow-down in the enactment of legislation is the result of Congress' mistrust. Lawmakers now write legislation in minutest detail, seeking to remove as much judgment and interpretation from the bureau heads as possible.

**CAREERISTS**—This kind of legislation seriously handicaps the old-time career bureaucrats who, for the most part, know their business, and can be relied upon to administrate wisely.

**THE TROUBLE**—Some Congressmen, admitting that they cannot tell under what bureau the administration of a law will fall, choose the "blueprint" policy as a defense against the unknown abilities of many of the non-careerists.

**INFLATION**—It's a two-way street. In one direction it is supply of money that determines inflation. In the other it is supply of goods. An oversupply of either cheapens it.

**PLENITUDE**—Plentiful money in relation to the real wealth it represents is cheap money. Plentiful goods in relation to the demand for them are cheap goods. Plentiful money and an undersupply of goods is a quicker road to inflation than plentiful money and plentiful goods.

**GOVERNMENT PROBLEM**—The big problem today is how to keep enough goods coming off the production lines to satisfy civilian demands, and still carry out the defense program. Once civilians start to shop for scarce goods with cheap money, inflation is with us in dangerous proportions.

**CONTROLS**—In mid-July it appeared that the Korean War might be settled at a conference table. Even if it is, the government control program will continue unabated until late in 1953. Anyway, that was the mid-summer calculation in Washington.

**REASON**—The defense program is something separate and apart from the Korean War, and will proceed according to plan regardless of what terms are agreed to in Korea.

**STEEL**—Present plans call for military requisitioning of 50 per cent of structural shapes and certain alloys, probably not more than 15 per cent of other types.

**STEEL FOR HOUSING**—Some talk in July of abandoning the tonnage limit on small and medium price houses, and substituting self-certification.

**ANOTHER IDEA**—An alternative that was being talked about was to ban columns and girders for houses, permit any amount of small angles for lintels. That would mean wood columns and built-up wood girders.

**WAGE FREEZE**—There is not and will not be an across-the-board freeze. This in spite of the Lucas Bill, the spirit of which is rigid, inflexible wage scales. This is an example of "blueprint" legislation, an attempt to specify by law the exact way to stabilize wages.

**IT CAN'T WORK**—The reason is that some unions—Lewis' mine workers for example—got anticipation increases. Others did not, and were penalized by being frozen as of an arbitrary date. To avoid crippling walk-outs, somebody—probably the Wage Stabilization Board—has to be permitted discretion.

**THE EMPLOYER**—There's his side, too. He's in competition with other employers for help. Two-thirds of the cases before WSB are instigated by employers who do not employ union help. They request increases for their help in order to keep them.

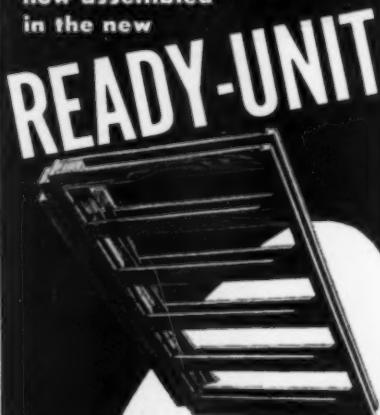
**ESCALATOR CLAUSES**—These will not be thrown out at this time. Policy is to gear wages to cost of living as of date of last contract, and not arbitrarily to January 1950.

**SALARY REGULATION 1**—It can't unscramble salaries, and never should have been issued.

**Dorflo**

**floating doors**

now assembled  
in the new



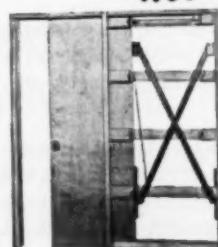
\* Comes on the job as an assembled wall section—all hardware on!

\* Makes installation easier—faster... more economical... absolutely foolproof.

\* Complete assembly in just a few minutes.

**Dorflo** brings you  
**RECESSED DOORS**

*the Modern way*



Packaged  
Hardware  
K-D Wall  
Sections  
Ready-Unit  
Section

- NO TRACKS above or below... a new cantilever principle which gives silent, trouble-free operation.
- BALANCED SPRING CONTROL.
- EASY ADJUSTMENT—every moveable piece of hardware accessible and removable without disturbing wall or door trim.
- ADAPTABLE to 1 1/8" or 1 1/4" doors—standard wall construction.

For literature and further information write to

**DORFLO MANUFACTURING CORPORATION**

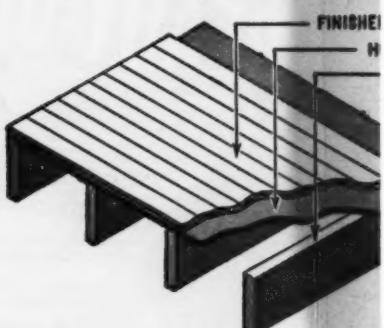
1904 First Avenue • Hibbing, Minnesota

**ANOTHER ADVANTAGE OF BUILDING WITH HOMASOTE . . .**

**IN ONE MATERIAL:**

# **UNDER-FLOOR**

**ALSO . . . an insulating**



**UNDER-FLOORING**

• Homasote is now serving, in many thousands of exterior wall sheathing, roof sheathing, and under-flooring. In every such application the Homasote provides structural strength and maximum insulating value as efficient, fast, economical and easy-to-use sheathing.

For houses built with crawl space, Homasote is weatherproof, under-flooring material. With its high resistance to moisture, it provides lasting protection for the floor joists. The whole house is warmer, quieter, drier.

The Homasote is applied directly to the joists; the flooring is then laid over the Homasote—at right angles to the joists.

Similarly, Homasote makes a desirable under-wall-to-wall carpeting—or for linoleum in baths and kitchens—sound-deadening and prolonging the life of the covering material.

When using linoleum over Homasote, wood strips are applied to the joists and the Homasote to the wood strips. The linoleum is cemented directly to the Homasote, with felt between the linoleum and the Homasote.



... in Big sheets up to 6' x 12'

... oldest and strongest insulating-building board on the market

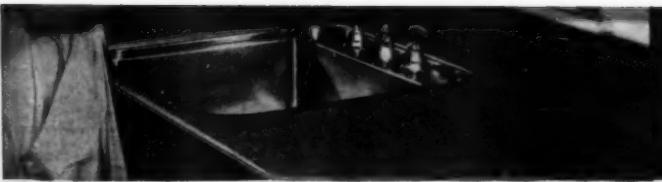


Nova Sales Co.—a wholly-owned Homasote subsidiary—distributes the Nova Roller Door, Nova-L. P. C. Water-proofing Products, the Nova Shingle and Nova-Speed Shingling Clip and the Nova Loc-Nail. Write for literature.



For New Home Builders and Remodelers

# AGES SSING



SEPTEMBER, 1951



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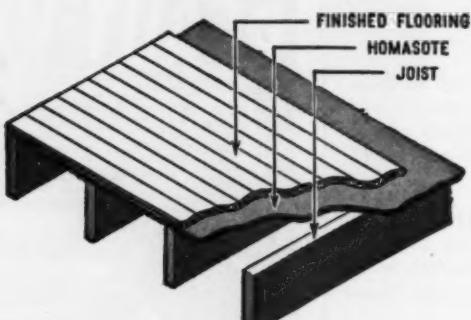
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- ★ Wear-resistant
- ★ Economical

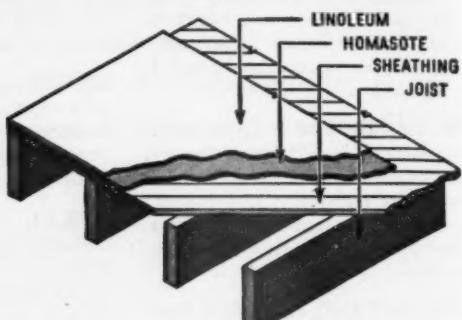
**ANOTHER ADVANTAGE OF BUILDING WITH HOMASOTE...**

# **IN ONE MATERIAL: UNDER-FLOORING PLUS INSULATION**

**ALSO... an insulating underlayment for carpeting and linoleum**



**UNDER-FLOORING**



**UNDER-LAYMENT**

- Homasote is now serving, in many thousands of homes, as exterior wall sheathing, roof sheathing, and *under-flooring*. In every such application the Homasote provides great structural strength and maximum insulating value as well as an efficient, fast, economical and easy-to-use sheathing material.

For houses built with crawl space, Homasote is the ideal, *weatherproof*, *under-flooring* material. With its high resistance to moisture, it provides lasting protection for the finished flooring. The whole house is warmer, quieter, drier.

The Homasote is applied directly to the joists; the finished flooring is then laid over the Homasote—at right angles to the joists.

Similarly, Homasote makes a desirable underlayment for wall-to-wall carpeting—or for linoleum in baths and kitchens—sound-deadening and prolonging the life of the floor-covering material.

When using linoleum over Homasote, wood sheathing is applied to the joists and the Homasote to the wood sheathing. The linoleum is cemented directly to the Homasote—using no felt between the linoleum and the Homasote.

For both new construction and modernization, Homasote offers you many major advantages as a sheathing material. It is also practical and beautiful, when used for either exterior or interior finish. The Big Sheets—up to 8' x 14'—mean fewer handlings, fewer nailings, less labor, than are required with materials of smaller dimensions. Homasote is economical—will not rot out.

Write today for literature and specifications data showing the many uses of Homasote. Please give us the name of your lumber dealer!

**HOMASOTE COMPANY • TRENTON 3, N. J.**

## **COSTS**

BASED ON JANUARY 1, 1949 PRICES AT TRENTON, N.J.

WOOD SUB-FLOORING	{	1250 sq. ft. lumber.....@ 9½¢	118.75
		25 lbs. nails .....@ 12¢	3.00
		29 hrs. labor .....@ 2.25	65.25
			\$187.00
HOMASOTE UNDER-FLOORING	{	1020 sq. ft. Homasote....@ 7¢	71.40
		10 lbs. nails .....@ 12¢	1.20
		20 hrs. labor .....@ 2.25	45.00
			\$117.60

**A SAVING OF \$69.40**



**... in Big Sheets up to 8' x 14'**



**... oldest and strongest insulating-building board on the market**



Nova Sales Co.—a wholly-owned Homasote subsidiary—distributes the Nova Roller Door, Nova-I. P. C Water-proofing Products, the Nova Shingle and Nova-Speed Shingling Clip and the Nova Loc-Nail. Write for literature.



# For New Home Builders and Remodelers



## VERSIBOND

VERSATILE  
DECORATIVE LAMINATE

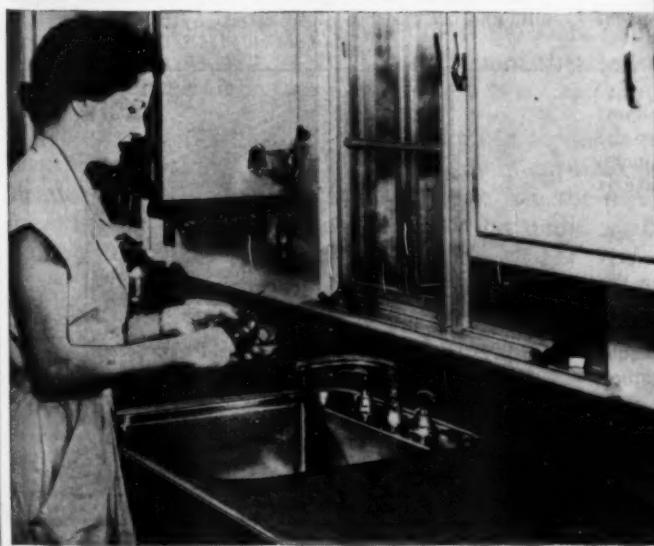
For BEAUTIFUL, DURABLE  
Sink TOPS and BACKS

VERSIBOND . . . the high pressure plastic laminate with the flexible rubber backing . . . requires no pre-bonding to plywood or other rigid materials! VERSIBOND can be shaped, routed, drilled, countersunk and counterbored. Application by hand pressure with an ordinary hand roller makes VERSIBOND easy to install.

VERSIBOND is made in a wide variety of popular color patterns and in various standard sheet sizes.

Write for full-color descriptive folder. VERSIBOND is sold through selected distributors exclusively.

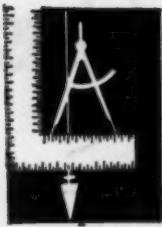
**THE OHIO RUBBER COMPANY**  
100 BEN HUR AVENUE • WILLOUGHBY, OHIO



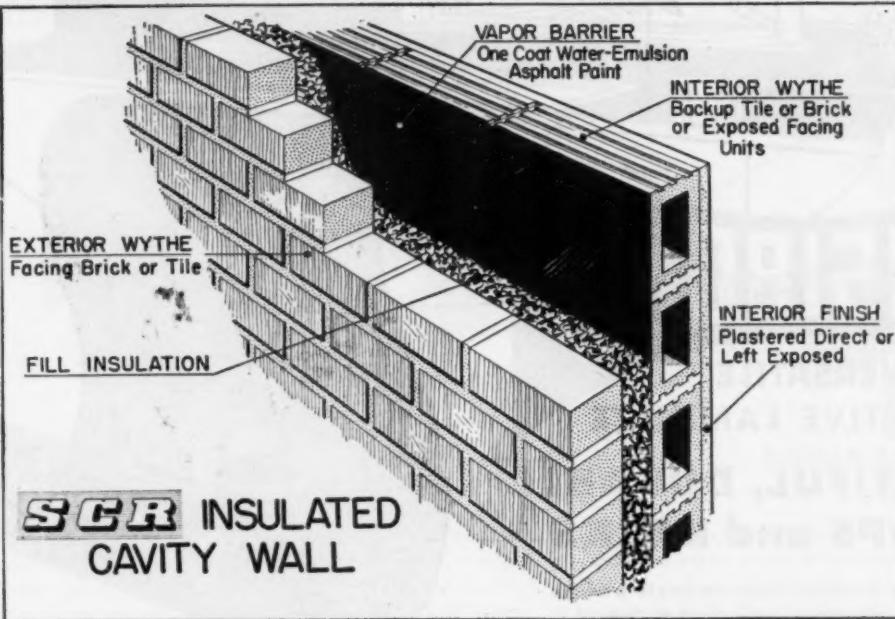
SEPTEMBER, 1951

### *Advantages*

- ★ Easy to install
- ★ Easy to cut to size
- ★ Easy to clean
- ★ Cigarette-proof at no extra cost!
- ★ Resists boiling water
- ★ Stain-resistant
- ★ Heat-resistant
- ★ Wear-resistant
- ★ Economical



# TECHNICAL GUIDE for Builders and Craftsmen



LINEAR PERSPECTIVE of insulated cavity wall construction. Note plaster is applied directly to tile backup. Plaster can be omitted if desired.

## A Cavity Wall That Can Be Insulated

A NEW TYPE of cavity wall which can be successfully insulated has been developed by the Structural Clay Products Research Foundation. Known as the SCR Insulated Cavity Wall, this system permits plastering directly on the backup material, or the use of exposed masonry surfaces as the interior wall finish, without danger of moisture infiltration or damage.

The features which make this wall an improvement over other cavity wall construction are:

1. The wall has a thermal transmittance ("U") of only .12.
2. A new type of fibrous insulation is used, designed especially for cavity wall installation. This permits the cavity to perform as the cavity should—a barrier to moisture penetration to the inner wythe in case moisture is driven by wind through the outer wythe.
3. The need for furring and lathing on the interior surface to provide thermal insulation is eliminated, thus permitting plastering directly on the backup or leaving the masonry exposed.
4. Because of the ease of installation, plus the relatively low cost of the insulating material, this wall is substantially cheaper than similar cavity walls furred, lathed and plastered.
5. No changes are required in present cavity wall structural design or building code requirements.

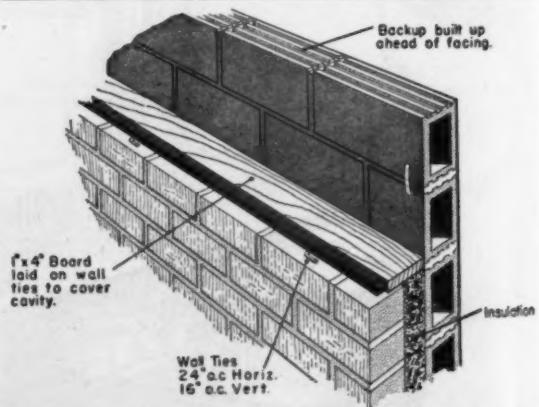
### THE INSULATION

Any insulation material used to fill the air space in this

cavity wall must have three important properties in addition to its thermal resistance.

1. When in place it must permit the cavity to continue to function as a barrier to moisture penetration.
2. It must be capable of supporting its own weight in the cavity without settling.
3. It should be inorganic or have comparable rot, termite and fire resistance properties.

(Continued on page 52)



DRAWING shows backup built up ahead of exterior wythe. Board is laid on wall ties to cover cavity while work is in progress.

# How to Stop CONDENSATION!

## Prevent Damage to Wood, Plaster, Paint, etc.

As air grows colder, it can hold less vapor. Saturation increases until a dew-point is reached, and condensation occurs. The surface of a material colder than the contacting air it faces, and continuously losing heat on the other side, will continuously extract heat from the air by direct conduction. The denser and bulkier the material, the more heat will it extract and store before attaining room temperature, if it ever does.

For example, if ordinary insulation is installed with air spaces on both surfaces, it continuously absorbs and emits heat rays at a rate of over 90%. If installed without air spaces, there is even more heat flow continuously by direct conduction through solids. Each square foot contains about 363,314 fibers, with surfaces aggregating approximately 46 sq. ft. for condensation formation.

With multiple sheets of accordion aluminum, the sheet nearest the warm room weighs only  $\frac{1}{5}$  oz. per sq. ft., absorbs and emits only 3% heat; thus extracts and stores practically no heat from the air, only enough to attain and remain at room temperature. The additional reflective air spaces on the other side are insignificant heat conductors. The other sheets of aluminum and fiber block convection heat losses to the "cold" side.

No condensation forms on the aluminum surface next to the warm room, for a dew point is never reached. The sheet's other surface faces a space which is a little colder than the aluminum. Since warmth flows to cold in radiation and conduction, the aluminum will give off a slight amount of heat to the colder space, thereby slightly increasing its vapor retaining capacity; making condensation impossible.

The next reflective space has almost the same temperature as the next aluminum surface, with its slight mass,  $\frac{1}{5}$  oz. per sq. ft. The aluminum absorbs and emits little heat. Its other surface is slightly warmer than the air it faces; again there is no extraction of heat (the REVERSE), no dew point.

With 4 or 6 reflective spaces, there can be no dew point anywhere on or in such aluminum insulation. Should rain leak in, it will be slowly expelled as vapor, since exterior walls, in comparison to aluminum have a far greater permeability than the required minimum 1 to 5 ratio. Because aluminum is impervious to vapor flow, condensation on under surfaces of roofs and inner surfaces of outer walls is minimized.

### THERMAL FACTORS, TYPE 6 INFRA

Up-Heat C.089, R11.23 equals 4 $\frac{3}{8}$ " DRY Rockwool  
Wall-Heat C.073, R13.69 equals 5 $\frac{5}{8}$ " DRY Rockwool  
Down Heat C.044, R22.72 equals 9" DRY Rockwool

VAPOR PERMEABILITY equals ZERO



Condensation forms when temperature of contacting air is reduced below dew-point by a cold surface.



Condensation forms when the capacity of an air space at a given temperature is too small for the amount of vapor present.



## INFRA INSULATION, INC.

10 Murray Street New York, N. Y.  
Telephone: COrtlandt 7-3833

SEPTEMBER, 1951

- INFRA INSULATION, INC.  
10 Murray Street, New York, N. Y. Dept. B8
- Please send me FREE, U.S. Bur. of Standards booklet:  
"Moisture Condensation in Building Walls."
- Name \_\_\_\_\_
- Firm \_\_\_\_\_
- Address \_\_\_\_\_
- Send Prices of Infra Insulations     Send Sample

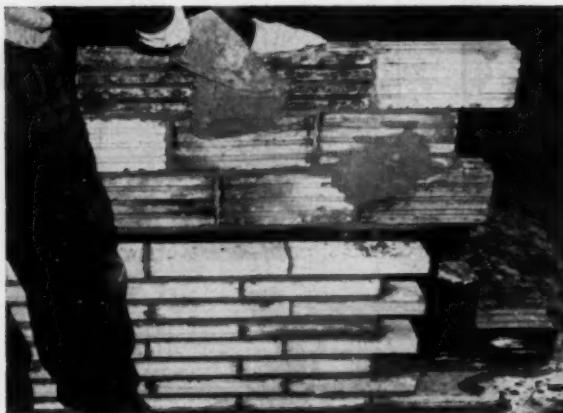


## TECHNICAL GUIDE for Builders and Craftsmen

[For additional Technical Guide items turn to pages 54-55-58]

### Cavity Wall . . .

(Continued from page 50)



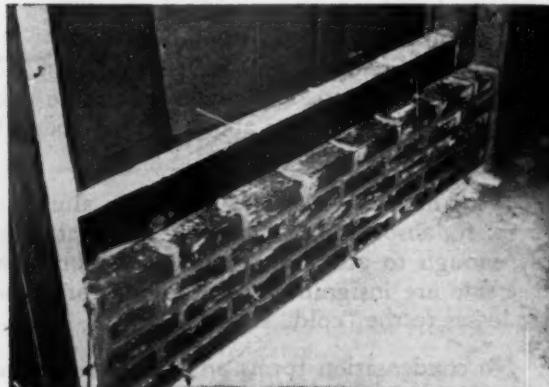
BY SQUEEZING mortar joints a smooth surface is obtained



APPLYING asphalt paint to cavity face of interior wythe



IN BUILDING this test wall the mason has taken the necessary precautions to smooth out the mortar squeezed out of the joints in the cavity



IN THIS TEST WALL the backup wythe has been built up in advance of the exterior wythe and the face on its cavity side given a brush coat of asphalt paint. Oil rods are withdrawn for weep holes

#### RESISTANCE TO MOISTURE PENETRATION

In moisture resistance tests conducted at the Armour Research Foundation, the equivalent of  $5\frac{1}{2}$  inches of rain per hour at a wind velocity of 50 mph was poured on the wall for a period of 120 hours. The exterior wythe was constructed to permit an average leakage of approximately  $1\frac{1}{2}$  gallons of water per hour. No moisture was detected on the face of the interior wythe throughout the tests. No settling of the insulation in the cavity could be detected. Further, weep holes provided at the bottom of the cavity to drain any moisture which penetrated the exterior wythe performed as effectively as when the cavity was not filled.

#### CONSTRUCTION TECHNIQUES

The construction techniques employed in building the SCR Insulated Cavity Wall are the same as for the conventional uninsulated cavity wall with some variations. The location of the wall ties, window and door frames, joists, wall plates and the provision for weep holes are the same.

In the SCR wall, the same precautions should be taken

to prevent mortar droppings from bridging the cavity or plugging the weep holes. It is imperative that the mason, using the flat of his trowel, smooth out the mortar as he lays each masonry unit.

The inner or backup wythe of masonry should be built up ahead of the exterior or facing wythe at least 16 inches. Before the facing wythe is built up to the same level, the cavity side of the backup should be given one brush coat of water emulsion asphalt paint. Since this coating is to serve as a vapor barrier, the paint should be a vapor resistant type. By smearing the mortar that is squeezed out of the joints in the cavity a relatively smooth interior surface is obtained which makes it easier to pour the insulation and have a completely filled air space.

The insulation pours easily. It is recommended that the insulation be poured into the cavity when the walls reach window sill height and at convenient levels thereafter. This will assure complete filling of the cavity under the windows.

Photographs, drawings and data courtesy of Structural Clay Products Institute, Washington, D. C.

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## HOW TO DECIDE ON PORCH POSTS

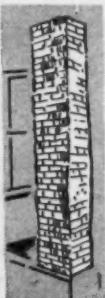
### WOOD POSTS?

- (1) Low cost for materials.
- (2) Main cost is labor. Requires a skilled carpenter for fabrication and installation.
- (3) The wrong wood, improper care, and weather will ruin a good post in a few years.



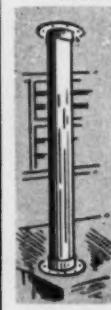
### BRICK POSTS?

- (1) Low cost for materials.
- (2) Requires high priced masonry labor and job-site fabrication.
- (3) Good appearance on certain types of architecture.



### PIPE POSTS?

- (1) Low cost for materials.
- (2) Requires special cutting, threading, and fitting with flanges.
- (3) Proper for commercial use — not for the home.



### ORNAMENTAL IRON?

- (1) Factory-made; Complete; Low-cost.
- (2) Low labor cost. Can be installed by semi-skilled labor in 30 minutes. Total cost compares with others.
- (3) America's favorite porch post, always in good taste, durable, modern.



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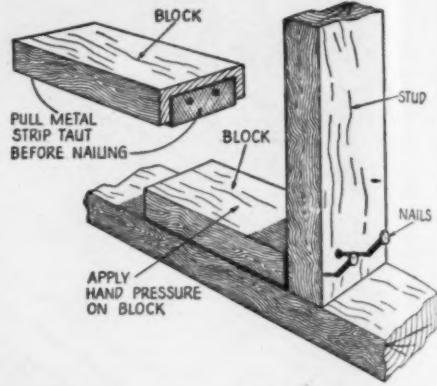
FLORIDA

## TECHNICAL GUIDE for Builders and Craftsmen

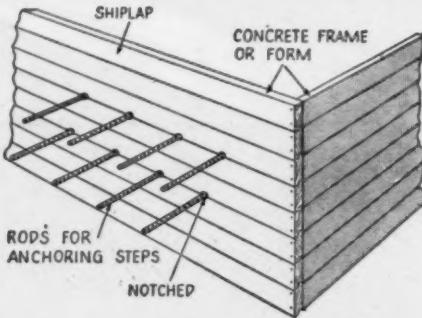
### How to Hold Studs When Toe Nailing

Studs, joists, etc., can be held firmly in place while toe-nailing, by applying hand pressure to a block when placed against a stud, as shown in sketch right.

A thin metal strip from an old kitchen grater or similar material eight inches in length and two inches or more in width may be used. This is nailed to a 2x4 block about six inches long. When nailed, the rough surface is exposed as in a sanding block. — Andrew Murcko, Garfield, N. J.



### How to Remove Concrete Forms Easily



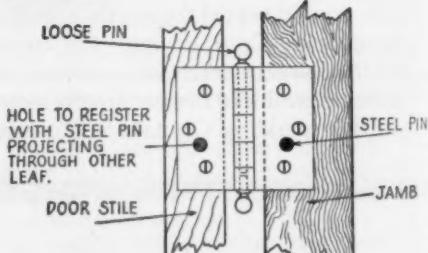
Drill holes for reinforcing rods between the shiplap form boards as shown. Note that front boards are nailed against the side pieces.

To remove each individual plank after concrete has set, start at the top and work down. The rods will not interfere with the removal of boards because they are between the boards.—Herbert E. Fey, New Braunfels, Texas.

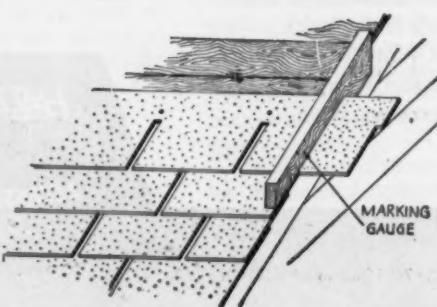
### How to Guard Against Vandalism

A door hung with loose pin butt hinges, which opens outward, cannot be opened by pulling the pins if a steel pin is set in the hinge, as shown in sketch.

The pin holds the two leaves of the hinges together when the door is closed and locked.—Fred R. Oberg, Berkeley, Calif.



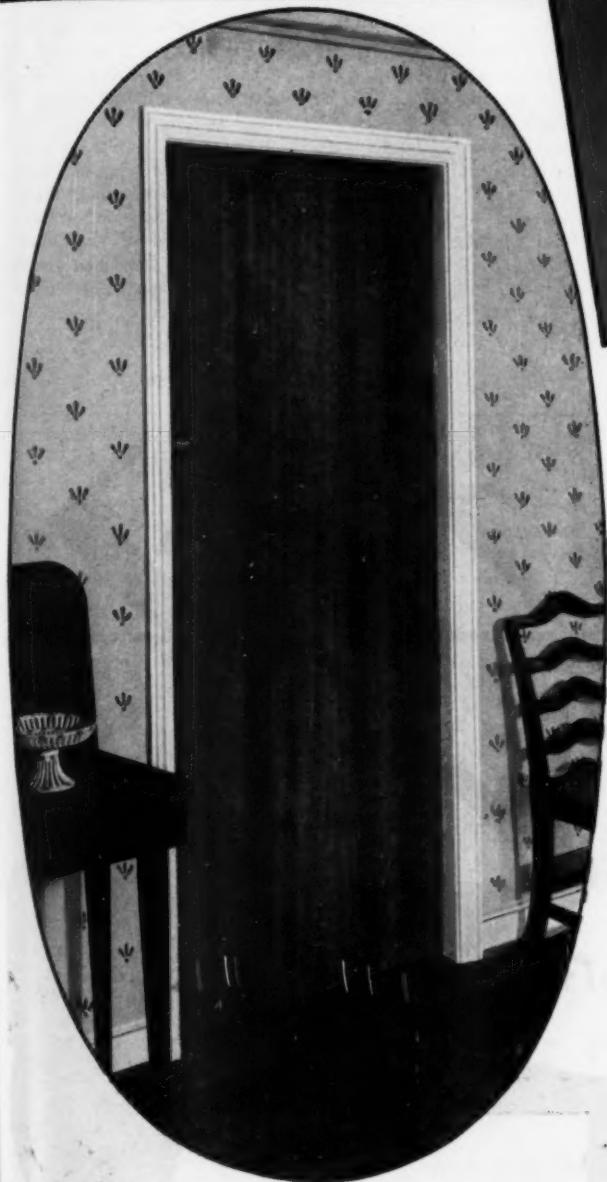
### How to Mark Strip Shingles for Cutting



An easy yet accurate way to mark strip shingles for cutting along the rake of a roof is shown in the sketch left.

Place lower outside edge of marking gauge against the edge of shingle on lower course and upper inside edge against rake moulding. In this manner an even cutting line can be maintained.—Myron G. Miller, So. Williamsport, Pa.

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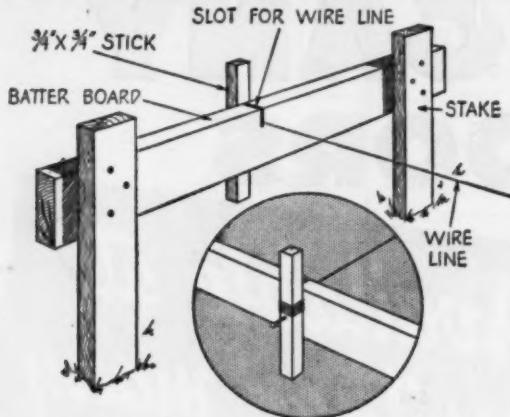
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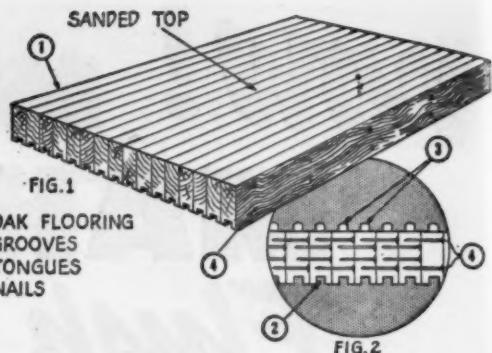
## TECHNICAL GUIDE for Builders and Craftsmen

### How-To-Do-It Ideas From Readers



### Method of Staking Out Building

Instead of using a chalk line, take #14 wire, fasten one end to batter board, tighten at other end by wrapping wire several times around a small stick about 10 inches long. Slip wire into saw cut on batter board. Turn stick until desired tautness of line is obtained. Hold by driving a small nail through stick into batter board. With this method longer buildings can be laid out with greater accuracy.—Fred Krahnenbuhl, Hamilton, Ohio.



### Leftover Flooring Ends Put to Good Use

Leftover ends of oak flooring can be used in making a meatboard, as follows:

Gather enough pieces of oak flooring to make up the desired width and length of a meatboard. The tongues (3) are ripped off and the boards (1) are nailed one flat against the other (Fig. 2) until the complete board is made up.

The edge of board with the groove (2) is always kept on one side for a plane surface. After nailing, the ends are sawed off to the desired length and the tongue edges of the boards are sanded down to a smooth surface; this surface being the top or active side of the meatboard. Fig. 1 shows the completed board. The meatboard may be built into the work cabinets if desired.—Warren W. Howe, Longview, Wash.

How-To-Do-It-Items cont'd Page 58

## A team you can trust

There's a Worthington Blue Brute team to lick every clay, rock or concrete breaking job.

These job-tested air tools give you more action for every cubic foot of air. They're as easy-handling as ever an air tool could be—and their rugged construction from special heat-treated metals gives you longest life.

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- Extra large funneling chamber
- Leak-sealing flanges
- Longer sidewall baffles
- Simple, efficient damper—built-in
- Interchangeable, rotary or poker controls
- Large backwall heating chamber
- Better view of fire
- More radiant heat

Sizes are 27", 31", 35", 39", 43" and 49".

Write for complete information on this budget, good margin line. The new Bennett Fireplaces offers you the best profit opportunity ever. Address your inquiry to us at 951 Market Street.

*By the makers of Flexscreen*



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**TECHNICAL GUIDE**  
for Builders and Craftsmen

How-To-Do-It Ideas, cont'd.

PA  
MIS.

and also to leave enough space on top to move into position.—Norm Hanson, Middletown, Conn.

Send Your How-To-Do-It Items to  
Architectural Editor  
79 West Monroe St.,  
Chicago 3, Ill.

**AMERICAN BUILDER**

*Editors'*  
Round Table

## THESE HOMES HAVE AN IMPORTANT SALES FEATURE!

# AGES MISSING



Frank J. Schantz, New York builder, used Dura-seal in his 100 home project.

Fair Elms Homes, Inc., Chicagoland builders, used Dura-seal in all the windows of their 700 home project.

e's a favorite visual aid of builders and contractors. Dura-seal Combination provides complete protection against infiltration of cold air. It's, old-style pulleys, metal, plank frames are used in doors and trim. It's also effective in weatherstripping.

il or see

n 19b  
 $\frac{1}{2}$  c



Manufactured by Zegers, Incorporated,  
8096 South Chicago Ave., Chicago 17, Ill.

was in the four-figure range, supplies the y.e., "What beats me is why anybody wants to earn \$100,000 a year. Most of it goes to the government. A guy is better off with a guarantee of a free shoe shine every day."

(Continued on page 65)

SEPTEMBER, 1951

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- Extra large funneling chamber
- Leak-sealing flanges
- Longer sidewall baffles
- Simple, efficient damper—built-in
- Interchangeable, rotary or poker controls
- Large backwall heating chamber
- Better view of fire
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Sizes are 27", 31", 35", 39", 43" and 49".

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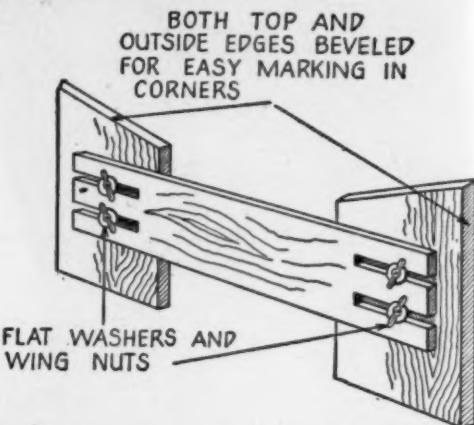
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Norwich, Connecticut 06360  
NORWICH, NEW YORK



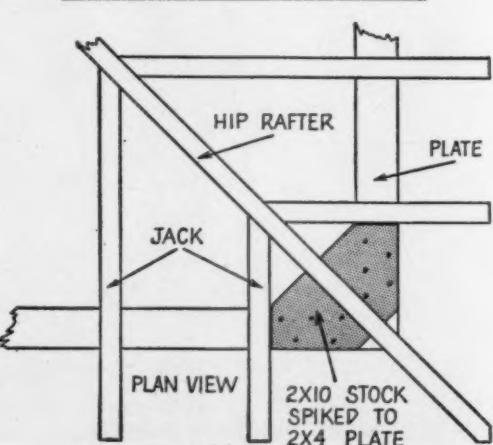
## TECHNICAL GUIDE for Builders and Craftsmen

### How-To-Do-It Ideas, cont'd.



### Gauge for Stair Risers and Treads

The sketch above illustrates a home-made gauge for measuring stair treads that occur between partitions. The center member of gauge is six inches wide and about six inches shorter than the stair treads and made of  $\frac{3}{8}$ -inch plywood. The end pieces are  $\frac{3}{4}$ -inch pine with top and outside edges beveled for easy marking and for getting into corners. Carriage bolts are  $\frac{5}{16}$ " x 2" countersunk on the bottom side. Flat washers and wing nuts are used on top side for easy adjustment.—Joseph Weislo, Indian Orchard, Mass.



### How to Provide Better Roof Support

To provide nailing for ceiling corners and better support, and nailing surface for hip rafters, place seat at corners as shown in sketch.

Seat is made of 2 x 10 stock spiked in position. Make an extra  $1\frac{1}{8}$ -inch seat cut on hip rafter to allow for 2 x 10 and also to leave enough stock on hip to hold tail of hip in position.—Norm Hanson, Middletown, Conn.

Send Your How-To-Do-It Items to  
Architectural Editor  
79 West Monroe St.,  
Chicago 3, Ill.

**Editors'  
Round Table**



**TWO BILLION PEOPLE** the predicted population of the United States 50 years hence. That's what was said on page 65 of the July issue.

**READER DE VORE** in Palm Beach, Fla. commented, "Two billion people? That should scare Russia to death." A reader in Montana whose name we could not decipher wrote, "Counting mink and rabbits, or has the medical profession learned something new about human propagation?"

**WELL, OF COURSE,** we didn't mean two billion. The author of the piece wrote two hundred million. (Note: This time we're spelling these figures out.) He MEANT two hundred million—not counting mink and rabbits—but the linotyper didn't believe it, and the proofreader is so used to seeing astronomical figures of government expenditures that two billion people looked all right to her.

**THE DEFENSE** she made was "For heaven's sake, why do we write about such little things as millions of people? Any subject that involves less than billions just isn't discussed today." It isn't much of a defense, but it does have its points. Anyway we are glad we are a building magazine. Think of what the effect would have been on the head nurses of obstetrics wards if they had read the same thing in a hospital magazine and believed it.

**"NOBODY SHOULD EVER** borrow from the government for anything." That is a neat statement. Flat. No qualification. No amplification. It's author is Bruce Wilson who did the original selling job for FHA, and since then has done a lot of equally effective selling. For the past several years he has been associated with Thomas-Diggs Co., San Francisco.

**SPEAKING OF SALARIES,** a young executive who recently was boosted to the five-figure salary bracket was amazed to find the income tax bite was so large that he wasn't much better off than when he was in the four-figure range. Quipped the y.e., "What beats me is why anybody wants to earn \$100,000 a year. Most of it goes to the government. A guy is better off with a guarantee of a free shoe shine every day."

(Continued on page 65)

SEPTEMBER, 1951

## THESE HOMES HAVE AN IMPORTANT SALES FEATURE!

Builder L. C. Binford and Architect John Dukehart used Dura-seal in this 274 apartment project in Portland, Oregon.



Frank J. Schantz, New York builder, used Dura-seal in his 100 home project.

Fair Elms Homes, Inc., Chicagoland builders, used Dura-seal in all the windows of their 700 home project.

Here's a favorite visual sales feature with thousands of builders and architects throughout the country . . . **Dura-seal Combination Metal Weatherstrip and Sash Balance!** Dura-seal provides complete weather protection that saves fuel and prevents the infiltration of dust, dirt and soot. It assures smooth, easy window operation and window beauty. It eliminates paint-stuck windows, old-style pulleys, cords, weights and box frames. And with Dura-seal, plank frames are used, thereby permitting the use of narrow mullions and trim.

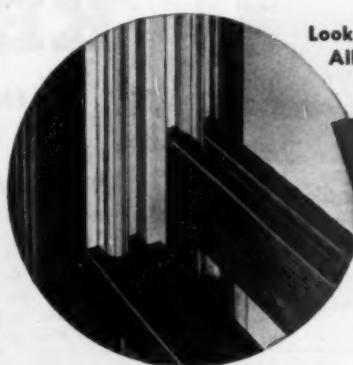
All this . . . in one unit . . . at a cost no more than weatherstripping combined with any other type of sash balances!

Builders! Ask your lumber dealer about Dura-seal or see

Sweet's File, Builders, Section  $\frac{3g}{Ze}$

Architects! See Sweet's File, Architectural, Section  $\frac{19b}{Ze}$

Look Into This  
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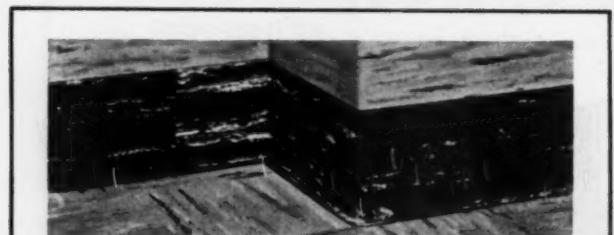
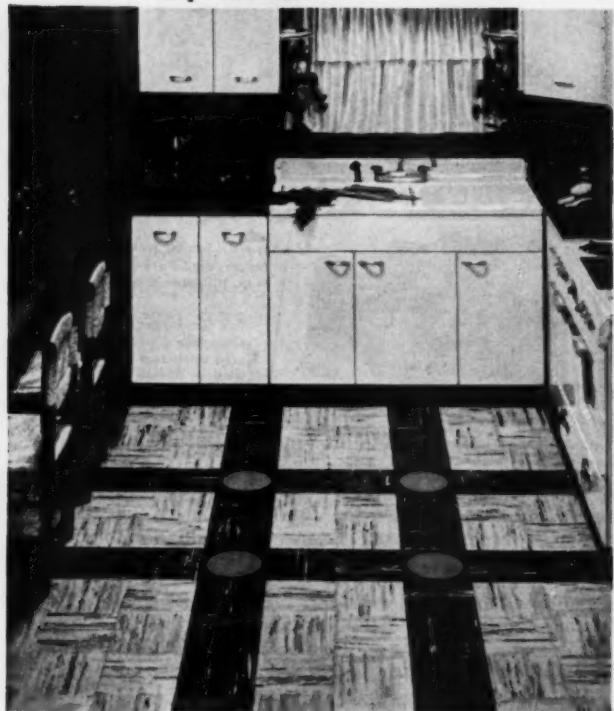
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## *Editors'* **Round Table**



(Continued from page 63)

**RETIREMENT VILLAGES** are being studied in Florida. The state draws thousands of elderly pensioners, average pension \$125 a month.

**THE STATE REASONS** that if they have to pay \$50 to \$70 a month for rent they might become burdens. State proposes to aid research for the development of houses to rent for as little as \$19 a month.

**NO BUILDING** by the state, but officials hope to find private investment of six million dollars that could draw 2½ per cent and be repaid in 40 years at \$19 a month rental.

**IF IT CAN BE DONE**, what's wrong with U. S. Steel or A.T.&T., among others who have thousands of pensioners, making the investment?

**OR WHY NOT** groups of smaller companies with retirement plans getting together, and working out retirement housing as a part of the over-all retirement plan? Might be something very attractive to prospective young employees, and reduce the myth of financial security to something more tangible and real.

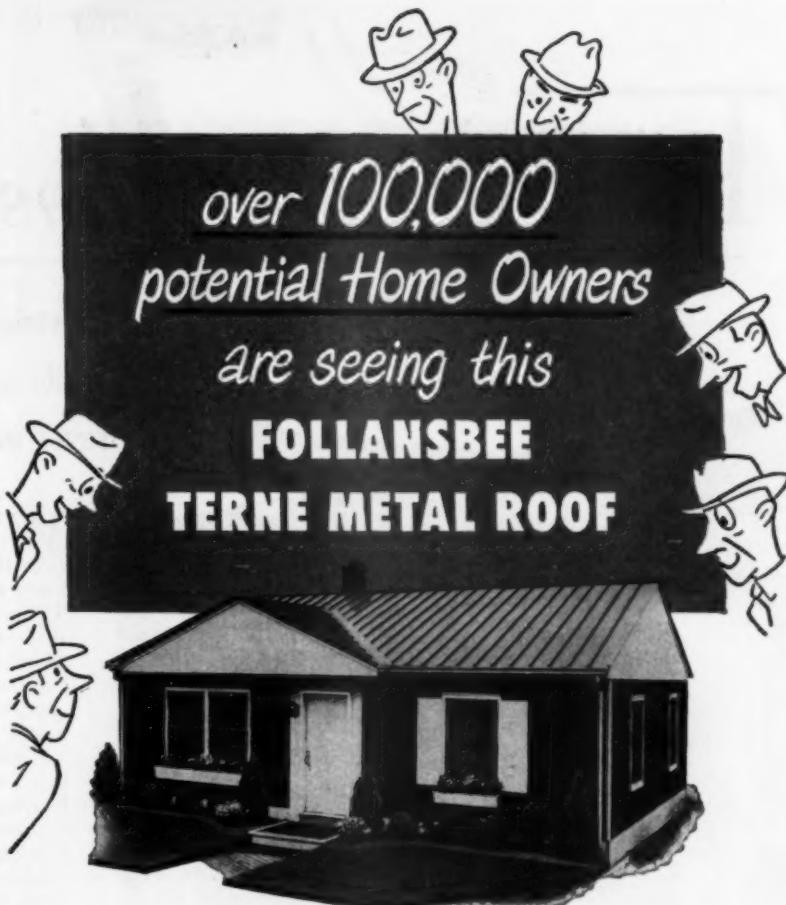
**D. A. HULCY**, president of the Lone Star Gas Co., Dallas, and president of the Chamber of Commerce of the United States, recently said, in part, "In espousing materialism, abandoning national standards and tolerating opportunism, we have failed to inculcate the proper sense of responsibility in some of those who have been placed in authority."

**THIS IS ANOTHER** of many voices beginning to be raised against the premium placed on venality in both public and private life. Men in high places are beginning to realize slowly but certainly that worldwide abandonment of the primary truth of faith and integrity are the real causes of rampant war and crime.

**AND WAR** is nothing but crime, organized, condoned and glorified.

**FREEZING OF VACANCIES** in Federally-owned Lanham Act temporary housing on July 1 was made unnecessary by the passage of Public Law 68. This provided that until August 15 admissions may be made to

(Continued on page 67)



**AT THE 15TH ANNUAL MODEL HOMES EXHIBIT  
ON ATLANTIC CITY'S FAMOUS CENTRAL PIER**

More than 100,000 potential home owners are seeing this Follansbee Terne Metal Roof. Its impressive styling and color enhance the beauty and increase the value of this small home. It can do the same for *any* home—large or small.

No other roofing material gives the architect and builder the freedom in roof design possible with Follansbee Terne Metal. Starting with the three standard types of Terne roofs—Standing Seam, Flat Locked Seam and Ribbed or Batten Seam, you can develop individual roof styling for any type of building. And you can bring color—*any color*—into the homes you build—color to harmonize with the exterior and its surroundings.

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**POLISHED BLUE SHEETS AND COILS      SEAMLESS TERNE ROLL ROOFING  
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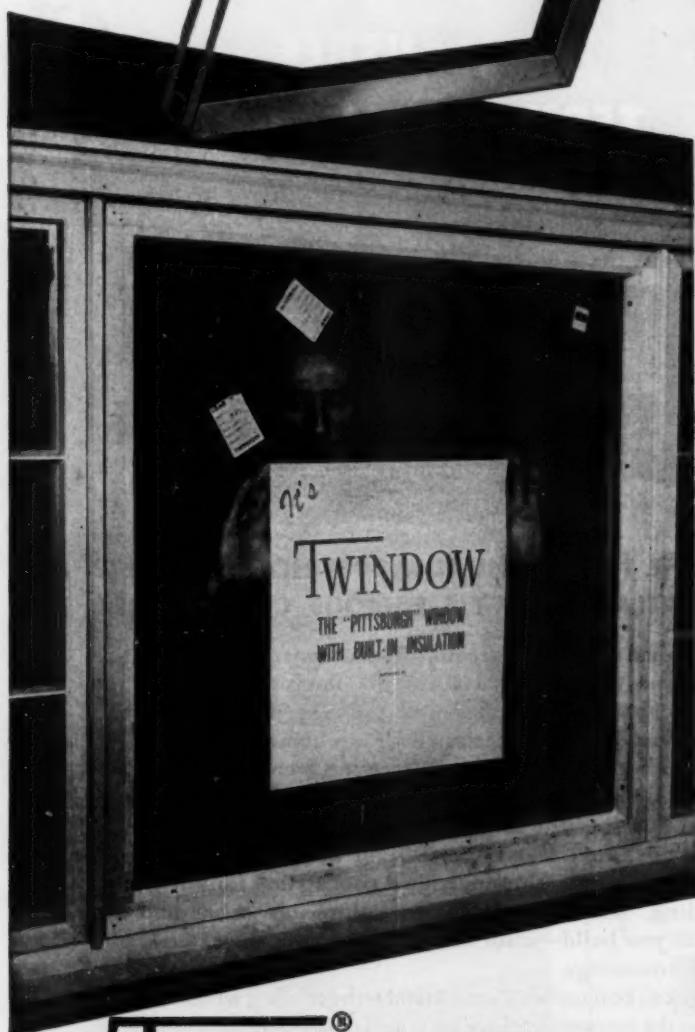
REFERENCES

**POLLANSBEE METAL WAREHOUSES**  
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**Fairfield, Conn.**

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Its stainless steel frame makes it easier and safer to handle . . . saves installation time on the job.



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Without obligation on my part, please send me descriptive literature and installation details on TWINDOW.

Name.....

Address.....

City..... State.....

## Editors' Round Table



(Continued from page 65)

the World War II temporary housing with preferences to veterans, servicemen, and in some localities defense workers. Vacancies occurring after August 15 must be frozen, and vacated structures removed as soon as practicable.

**TRYING TO STOP** inflation by controls is like trying to make a permanent dent in an inflated rubber tube. It can't be done. As soon as one outlet for easy money is dammed, another appears. In late June, savings withdrawals began to mount. Depositors wanted the money for stock market speculation.

**THE ONLY** effective barrier to inflation—not considering sharp decreases in government spending—is public conscience. Strangely enough that is about the only thing those in authority have not tried. It might be a good idea to remove all so-called anti-inflation regulations, put the facts squarely before the public, and see what would happen. The results could be surprising to the Doubting Thomases in public office.

**THERE'S SUCH A RASH** of golf parties and cocktail parties scheduled for almost every working day in the summer that if editors went to all of them to which they are invited there would be no time at all for work.

**IT'S A WONDER** a playboy type of One-Eyed Connelly doesn't appear on the scene. It would be simple to crash most of the gates, and live happily all summer on free golf, free food and free liquor.

**MUCH SIMPLER** to crash these without identification than to crash fights, theatres and hockey games without a ticket. All you have to do is introduce yourself as Mr. Zilch of Hunko Inc. Nobody ever heard of either, but nobody will question either. And after the first hole or the second drink you're a cinch to be old Joe Casey of Kokomo, sure you know Joe, everybody knows Joe. Of course, nobody knows you, but they'd die before admitting it.

**NO, WE NEVER** tried it, but only because we don't even have time to go to the ones to which we are legitimately invited.

## Architects and Builders

*prefer IN-SINK-ERATOR because*



No other food waste disposer has all IN-SINK-ERATOR's advantages; because IN-SINK-ERATOR's automatically reversing action means longer life, greater efficiency and fewer service calls; because IN-SINK-ERATOR's continuous feed creates unlimited capacity; and because IN-SINK-ERATOR's unique advantages have made it America's first choice among food waste disposers!

### EASY TO INSTALL

Simplicity of design permits easy, economical installation. No special tools or training required.

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Built-in features overcome minor operational difficulties and minimize need for on-site service.

SEE SWEET'S  
6a/IN BUILDERS,  
24a/IN ARCHITECTURAL—  
or write for data and prices

IN-SINK-ERATOR  
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RACINE,  
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PA  
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**CECO  
STEEL**

*In construction products* **CECO ENGINEERING**

**The HHFA Story**

# AGES SSING

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Economist  
Dr. Melchior Polyl

ASSISTANT EDITORS  
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stamped, addressed envelope), but the editors and the corporation will not be responsible for loss or damage.

*Are you SURE of getting*

**CECO  
STEEL**

*In construction products* **CECO ENGINEERING**

## The HHFA Story Told for First Time

**T**HIS issue contains the first complete story of the Housing and Home Finance Agency ever told anywhere. It is well known that the Agency, created by the Housing Act of 1947, is vast in its scope, and there may be a few industry figures close to government who have a good general knowledge of how it works. But there probably is no one excepting Administrator Raymond M. Foley who knows all that the Agency embraces and exactly what it is authorized to do. Since HHFA plays some role, minor or great, at some stage in practically every housing unit built, there is a genuine need for an authoritative treatise on the subject.

Aware of this lack of information and the need for a complete reference manual on HHFA, *American Builder's* editors now present in this issue an original and *exclusive* study of the agency and its subsidiaries. The management, at what will be recognized as a major extra expenditure, decided to print the entire article in one issue, over and beyond the normal editorial contents. While this is a departure from the usual practice of publishing such an article serially, this will give the work its fullest utility as a complete HHFA reference guide.

The study, complete with organization and other charts and explanatory tables and graphs, tells in understandable language what HHFA is, what its subsidiary agencies are, and how they

are co-ordinated through the office of the administrator. It explains completely but simply what each constituent agency of the parent organization does and why it exists. The application and use of all the titles under FHA are elucidated.

While the manual is exhaustive, it is also compact. It was designed for a two-fold purpose: First as an educational document containing at least some new information for everyone connected with home building, and a wealth of information for the majority. Second, as an authoritative reference manual of undeniable value to everyone with either direct or indirect relations with any government agency connected with housing or housing finance. While the article was not designed as a text, it should be in demand for use in colleges, universities and libraries.

In preparing the work, a studied and successful attempt was made to refrain from editorializing either for or against HHFA, any of its constituent agencies, or the government policies that have established them. The approach was entirely objective, and the work as purely factual as it is possible to write.

While the editors point with pride, it will be apparent to all who read and use the manual that it could not have been produced without the fullest cooperation on the part of Administrator Foley and his staff. This cooperation is gratefully acknowledged.

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# AMERICAN BUILDER Announces

## Two Nation-wide

# National Home Week Contests

## For Home Builders—For Retail Lumber Dealers

Winners in each group will be honored by publishers for outstanding organization and conduct of National Home Week Programs in cities and towns of all sizes.

THE fourth annual National Home Week, September 9 to 16 this year, will outstrip its predecessors in every way. Originally proposed by *American Builder's* Editor, Ed Gavin, National Home Week was endorsed and sponsored immediately by the National Association of Home Builders in 1948. In that year about 50 of the Association's local chapters conducted National Home Week programs. So great was the public response that more chapters joined the 1949 celebration, and National Home Week became an institution.

Last year, for the first time, retail lumber dealers in smaller cities and towns instituted dozens of local National Home Week programs with such salutary results that hundreds more will participate this year. National Home Week last year became an official program of the National Retail Lumber Dealers Association and the National Association of Real Estate Boards. In the smaller cities and towns where no local organization of home building factors exist, retail lumber dealers, with yards and retail stores as focal points, are spearheading co-ordinated programs including local home builders and realtors.

## TWO CONTESTS-Mail Your Entry Blank Today!

### CONTEST A

For local affiliated chapters of  
National Association of Home Builders

THE National Association of Home Builders has divided its approximately 180 local chapters into four groups, based on size of membership. Group 1 includes those chapters with more than 250 members as of January 1, 1951. Group 2 includes chapters with 100 to 249 members; Group 3, 50 to 100 members; and Group 4, less than 50 members.

There will be two awards for the winner in each of the four groups. One of these awards will be given to the chapter in the name of the executive secretary and the president. The other award will be given to the chairman of the chapter's National Home Week committee. Thus, there will be a total of eight awards, two for the winning chapter in each group.

The awards will be made first at the annual convention and exposition of the National Association of Home Builders in Chicago next January. Each of the four winning chapters will be asked to arrange a special community-wide meeting sometime in February. At that

### CONTEST B

For individual local retail lumber dealers  
OUTSIDE of cities in which there are chapters of  
the National Association of Home Builders

THIS is for individual retail lumber dealers. It is open to all recognized retail lumber and building material dealers. To give every dealer a chance to win an award regardless of the size of the community in which his yard is located, entries will be classified in four groups according to the size of the city or town. Group 1 will include dealers in towns of 35,000 population and up. Group 2, towns with populations between 10,000 and 35,000; Group 3, towns with populations between 2,500 and 10,000; Group 4, towns with populations less than 2,500.

In the case of an individually-owned lumber yard, the award will go to the owner or the manager. Since, in most cases, winning such an award will require the cooperation of one or more of the dealer's builder customers, or a realtor, or the head of some civic body, the winning dealer in each class may designate a cooperator to whom he thinks a companion award should be made. In the case of a branch yard of a line yard company, the award

## Contest A, continued

meeting the awards will be made again. It is suggested that to these local meetings, the chapter invite civic leaders, newspaper representatives, heads of non-industry cooperating groups, and others.

The awards will be scrolls appropriately framed and ready for mounting on a wall at home or in an office.

### HOW TO ENTER

Just write to NHW CONTEST EDITOR, AMERICAN BUILDER, 79 WEST MONROE ST., CHICAGO 3, ILLINOIS, and ask for an entry blank. There is, of course, no charge or obligation of any kind. ALL NAHB chapters are eligible. The entry blank is simple, will require less than two minutes to fill out. Its purpose is to provide *American Builder*, National Association of Home Builders, and the board of judges with an idea of approximately the number of entries to be expected.

All entries must be postmarked not later than October 15.

Awards will be made on the basis of the presentation. Most important points for consideration will be: (a) scope of community participation; (b) quality of promotional and publicity material; (c) general over-all design and appearance of the houses displayed; (d) type of newspaper advertising; (e) actual results obtained—sales made, prospects developed, number of visitors compared to total population; (f) unusual display angles; (g) equipment and furnishings of houses; (h) success of local essay and other contests; (h) completeness of entry.

Entries should include names of non-industry organizations participating; names of newspapers cooperating with samples of issues in which National Home Week editorial or advertising material appears; copies of radio scripts; copies, if possible, of sermons used by the clergy on National Home Week Sunday; photos of directional and on-the-job signs; samples of handout literature, mailing pieces or premiums offered; samples, copies, photographs or descriptions of anything pertinent or interesting.

#### MEMBERS OF THE BOARDS OF JUDGES ARE:

Everett H. Wilson, Public Relations Counsel,  
National Retail Lumber Dealers Association, Washington, D.C.

Emil Gould, Chairman, Public Relations Committee,  
National Association of Home Builders, Miami, Fla.

Philip J. Creden, Advertising and Merchandising Manager,  
Edward Hines Lumber Co., Chicago, Ill.

Walton P. Onslow, Public Relations Counsel,  
National Association of Home Builders, Washington, D.C.

Norman P. Mason, Retail Lumber Dealer,  
North Chelmsford, Mass.

Conrad P. Harness, Public Relations Director,  
National Association of Home Builders, Washington, D.C.

Bernard H. Wambolt, Executive Editor,  
*American Builder*, Chicago, Ill.

#### ENTRY BLANK - CONTEST A

I wish to enter ..... Chapter  
in the American Builder—National Association of Home Builders' National Home Week Contest. It is understood that you will send me a complete copy of the rules governing the contest within a few days.

Name of Secretary .....

Name of President .....

Name of National Home Week Committee Chairman .....

.....

Association Address .....

## Contest B, continued

will go to the yard manager. Another award will go to the headquarters office of the line yard company. And, the winning yard manager may designate a local cooperator to whom he believes a third award should be made. As in the case of the individually-owned yard, the winning line yard manager probably will designate a local builder, local realtor, or possibly local civic leader.

The awards will be made at the 1952 annual convention of the state or regional retail dealer association to which the dealer belongs. It is suggested here, as in the case of Contest A, that following the convention, the dealer hold a local meeting in his town at which the award will be made again. This is not mandatory, and is not a condition to accepting the award for winning.

The awards will be scrolls appropriately framed for hanging on the wall of the winner's home or office.

### HOW TO ENTER

Just write to NHW CONTEST EDITOR, AMERICAN BUILDER, 79 W. MONROE ST., CHICAGO 3, ILL., and ask for an entry blank. There is, of course, no charge or obligation of any kind, and you do not have to be a subscriber to *American Builder*. All dealers are eligible. The entry blank is simple, will require less than two minutes to fill out. Its purpose is to provide *American Builder*, National Retail Lumber Dealers Association, the state or regional association and the board of judges with an approximate idea of the number of entries to be expected.

All entries must be postmarked not later than October 15.

#### BASIS FOR AWARDS

Awards will be made on the basis of the presentation. Be sure to include photographs and plans of the houses demonstrated. In case no house was demonstrated and the entire program was held in the retail lumber yard, obtain photographs of the yard as it was prepared for the Week. Consideration in judging will be given to (a) scope of community participation—non-industry organizations cooperating; (b) quality of promotional and publicity material; (c) general over-all design and appearances of houses displayed, or manner in which lumber yard was dressed up for the Week; (d) type of newspaper advertising; (e) actual results obtained—sales made, prospects developed, number of visitors compared to population; (f) unusual display angles; (g) equipment and furnishings of houses, if houses are used; (h) success of local essay and other contests; (i) completeness of entry.

Be sure to include with entries: names of organizations cooperating; names of newspaper cooperating and samples of issues with National Home Week editorial or advertising material; copies of radio scripts used; samples of all other material used, such as sermons in churches; photos of directional and on-the-job signs; samples of handout literature, mailing pieces and premiums offered. Be sure not to overlook anything pertinent to the success of your National Home Week Program.

#### ENTRY BLANK - CONTEST B

I wish to enter the ..... in the ..... (company name)  
American Builder—National Retail Lumber Dealer Association's National Home Week Contest. It is understood that you will send me a complete copy of the rules governing the contest within a few days.

Name of Proprietor .....

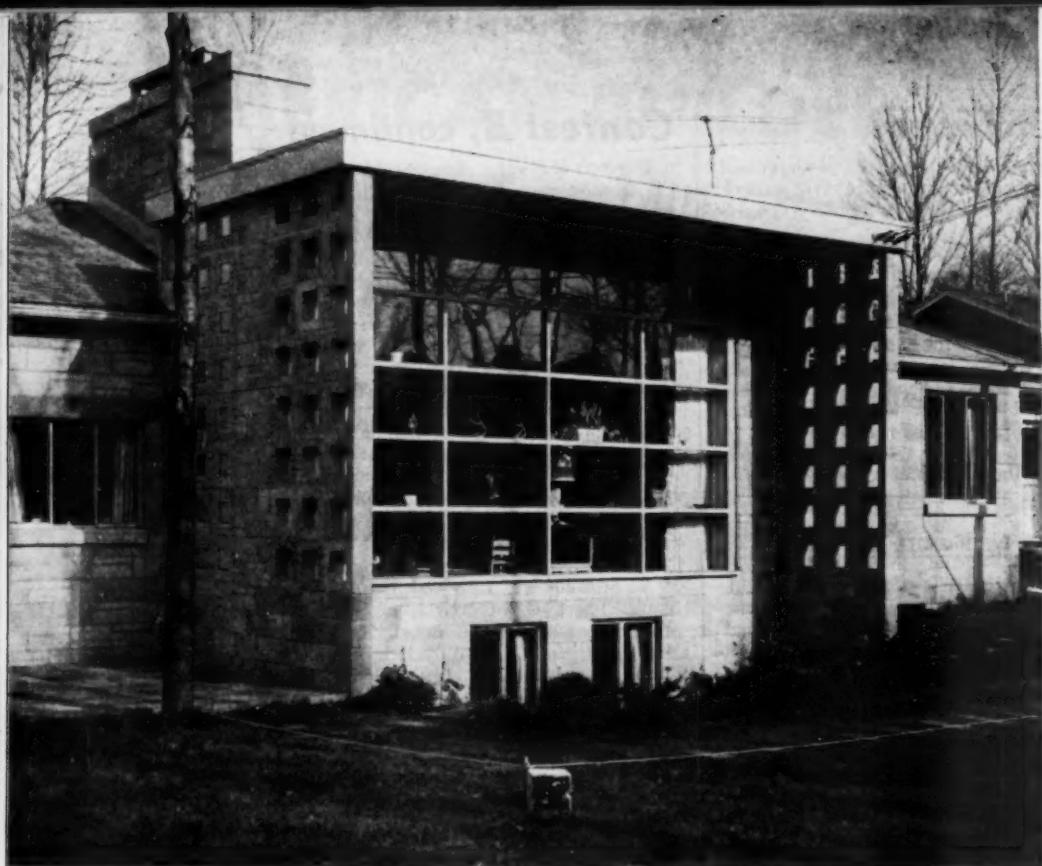
Name of Manager (if line yard branch) .....

Address of Headquarter's Office (if line yard branch) .....

.....

Name of Chief Officer (if line yard branch) .....

Address of your yard .....



ROOF projection over planter-shell window of rear living room is supported by egg-crate design concrete blocks

## Versatility of Concrete Products Shown in this Unique Model Home

### Builder:

L. and D. Builders, Inc.  
Buffalo, New York

### Architect:

Highland and Highland, AIA  
Buffalo, New York

Scored concrete block walls and reinforced concrete hollow core slab floors are among lightweight products featured in Snyder, N.Y. model



CONCRETE BLOCK WALL blends with concrete slab ceiling and birch plywood

CONCRETE products, subjected to variegated scoring, factory coloring, painting, plastering, splitting, roughing and polishing treatments, have been used to demonstrate the versatility of concrete masonry construction in a Snyder, New York, model home, recently viewed by 27,000 people. After being displayed, it was occupied by its owner, a Buffalo concrete block manufacturer.

In addition to exterior cavity walls, constructed with two wythes of four-inch colored blocks with a two-inch air space between, the 42x68 foot home has Flexicore slab floors. These slabs have continuous tubular openings, which act as ducts for the combination radiant and convection warm air heating system. Having a smooth finished texture, the slabs are also used to give the

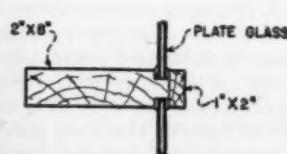
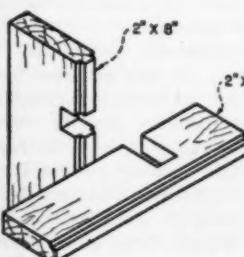
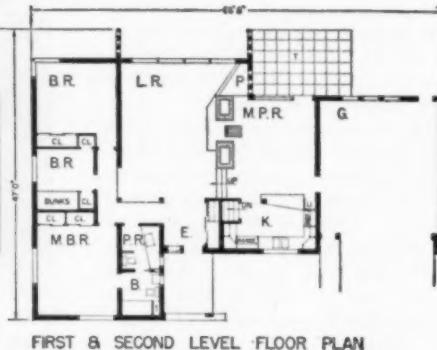
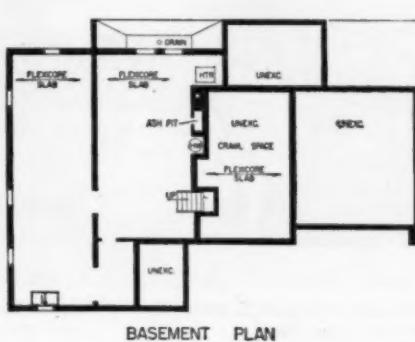


SCORED BLOCKS of exterior walls, laid in a coursed ashlar pattern, are in three colors, buff, yellow, and green.

over  
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room is  
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me

FLOOR PLAN offers unusual features for modern living. Bath and powder room are placed for economy. Wide entrance hall gives effect of spaciousness. Multi-purpose room is three steps below living room level



WINDOW MULLION DETAILS

NOTE simple construction of mullions

SEPTEMBER, 1951



CONTRASTING WALL SURFACES demonstrate flexibility of concrete masonry



STACKED ROMAN ROUGHS, with stacked mortar joints, are used for fireplace wall.

living room ceiling a wide planking effect.

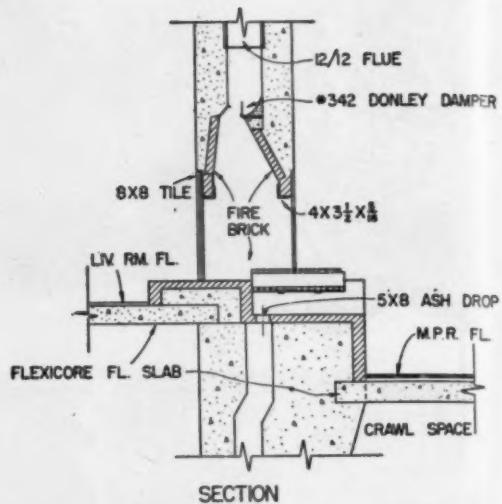
The exterior blocks are laid in a coursed ashlar pattern, reinforced by metal rods. Having the same color variation as natural stone, the light buff, yellow and green blocks were scored and colored at the factory. The air space is filled with expanded mica insulating material.

The home contains living room, multi-purpose dining room, kitchen, three bedrooms, adjoining bathroom and lavatory, and a three-quarter basement. There is an attached two-car garage. Its flat roof is a contrast to the hip roof of the house. The garage roof, as well as that of the living room is constructed of Flexicore slabs.

Square chimney blocks, set on edge, support the projecting roof that shades the 11x18 foot picture window of the rear-of-the-house living room. Forming an interesting egg-crate pattern, they filter midday sunlight through their shadow-box openings. Three more stacks of these blocks, with glass block inserts, make up a portion of one living room wall.

It is inside, however, that the flexibility of concrete masonry becomes most apparent. There, walls and ceilings have been painted, plastered or left untouched because of factory coloring. Some wall and ceiling surfaces have been covered with birch plywood. Throughout, a series of striking contrasts have been achieved by use of a variety of color and finishes.

With the exception of the broadloom carpeting in the living room,



FIREPLACE DETAIL shows how elevation of hearth differs in living and multi-purpose dining rooms



OPEN HEARTH FIREPLACE serves normal function in living room, contains barbecue pit on dining room side

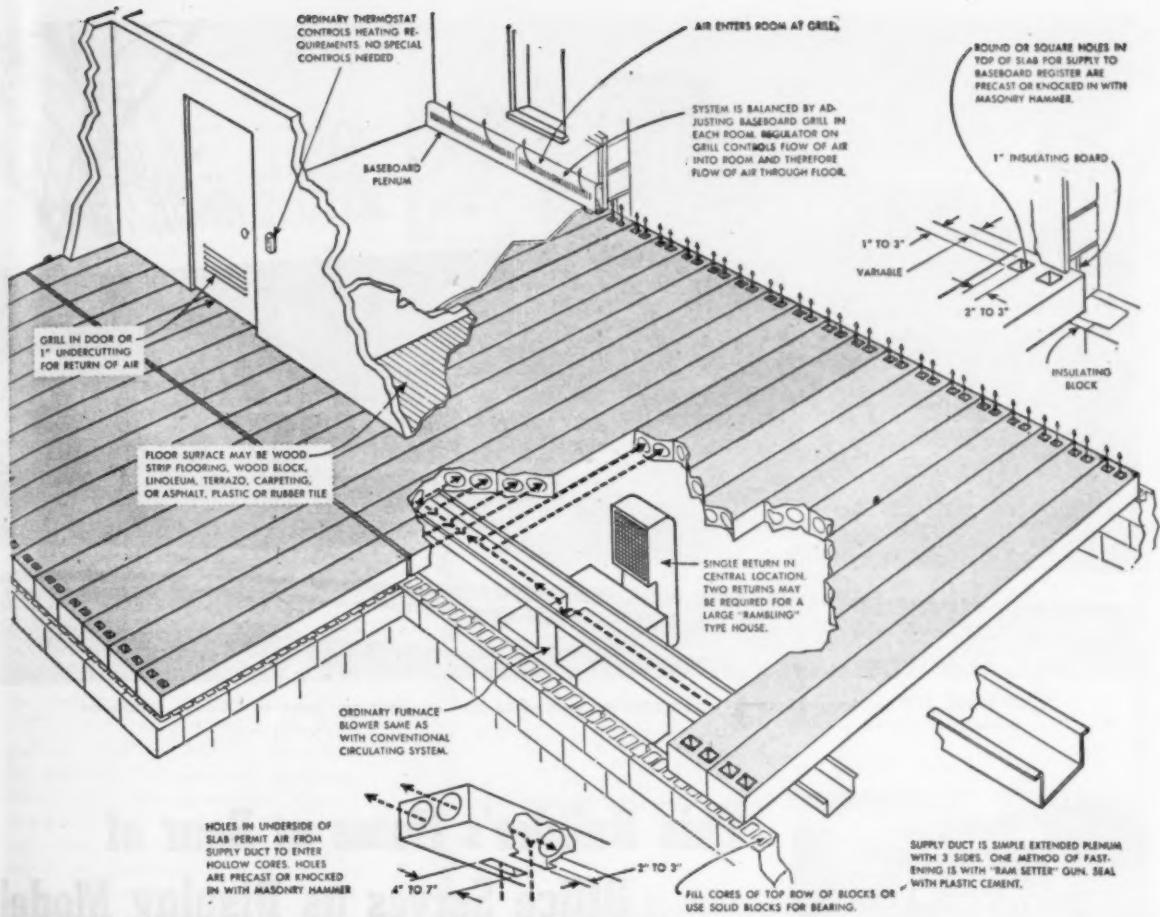
the Flexicore slab floors have been covered with clay, cork and rubber tile. Aluminum tile has been applied to walls of the bathroom. Kitchen walls are of plastic tile.

The multi-purpose dining room and kitchen are three risers below the living and sleeping level. This permits different living and dining room elevations of the two-way fireplace. In fact, it allows the steak grille and the motor driven barbecue pit in the multi-purpose room to be at stove height. A birch and leather two-way storage cabinet, with bar top, divides the dining room and kitchen. Folding louvered shutters can be closed to complete the separation.

Bonus wardrobe and closet space is afforded the three bedrooms, which are grouped together in the sleeping wing. The master bedroom

has direct access to the bathroom. A sliding door separates the bathroom from the lavatory.

The basement walls are constructed of 10 inch concrete blocks. In addition to heating facilities, the basement contains laundry, rumpus and hobby rooms. Warm air for the combination heating system is supplied by a gas-fired furnace. Because of the concrete construction, it is possible to use three sided ducts to carry the warm air to holes in the underside of the Flexicore slabs. The air is forced through the hollow cores of the slab and enters rooms by means of baseboard convectors. The cooled air finds its way, freely, to the basement, where the cold air return is located. The slabs provide a ceiling for the basement, and, with the exception of the trunk-line, no heating system is in evidence.

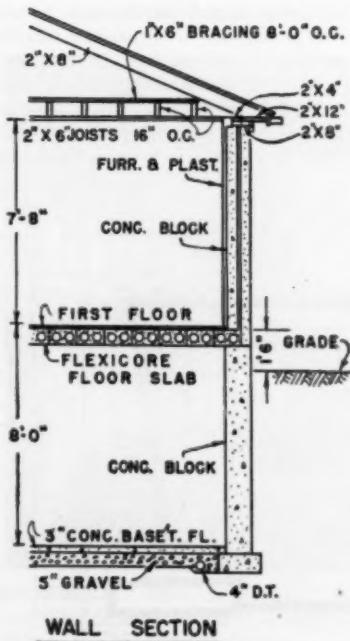


HOW FLEXICORE hollow core concrete slabs enable a combination radiant and convection warm air heating system is shown in diagrams. Warm air carried by three sided plenum duct enters underside of slab. It travels full length of slab, warming it, and emerges into the rooms through baseboard convectors. Cold air return is in basement.

Worthy of mention is the fireplace wall construction, where Roman Roughs 16x4x2 $\frac{1}{2}$  inches are used with vertical joints stacked. With rough finish, they were manufactured by scoring and splitting custom-size colored concrete blocks. Those immediately adjacent to the fireplace opening and hearth block were ground and polished to give a terrazzo-like surface.

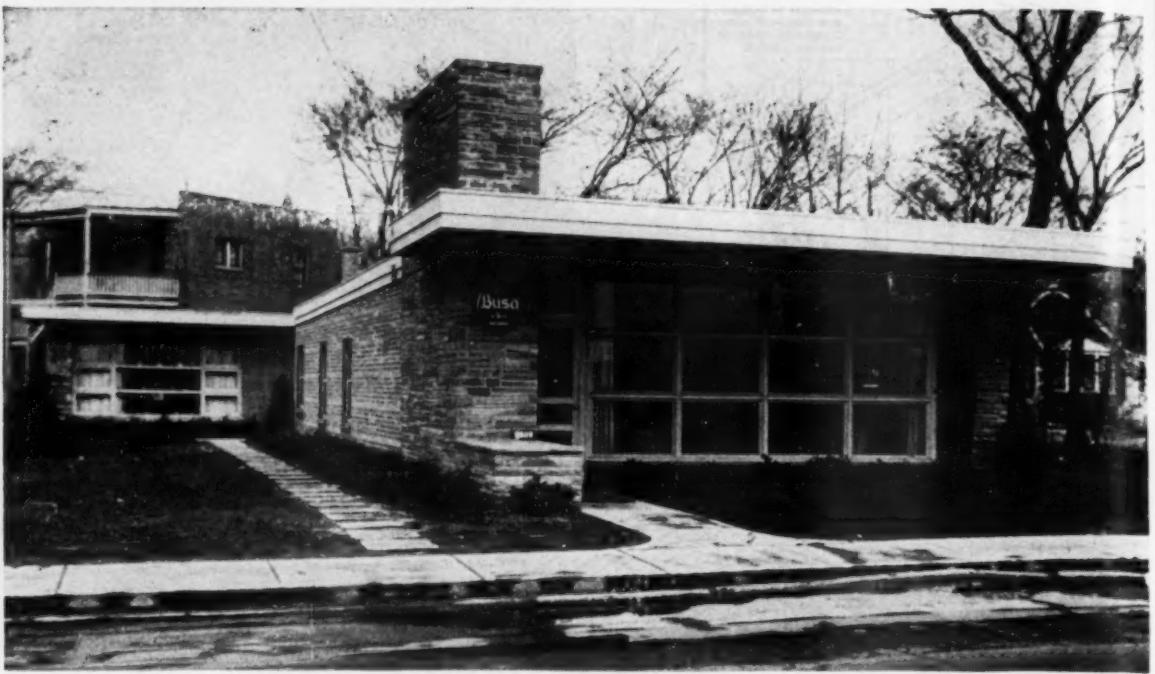
The two-car garage has radio-controlled doors. It has a single wall of eight inch colored concrete blocks in a coursed ashlar pattern. This pattern, also used for exterior house walls, is achieved by varied off-center scorings of certain blocks at the factory.

The concrete masonry home was sponsored by Anchor Concrete Products, Inc., Buffalo, in co-operation with the National Concrete Masonry Association and Portland Cement Association. It is now the residence of Frederick W. Reinhold, president of the Anchor firm, manufacturer of the Flexicore slabs and Celocrete blocks that were used.



#### BRAND NAME PRODUCTS USED

- Celocrete block
- Chrysler-Airtemp furnace
- Coronet plastic tile
- Crosley kitchen
- Crosley television
- Dur-o-wall rods
- Eijo bathroom fixtures
- Flexicore hollow concrete slabs
- Fermica counter tops
- Kencork tile
- Linde Air Products x-25 water-repellent solution
- Medusa Portland Cement paint
- Pittsburgh Plate Glass Twindows
- Scientific Products automatic garage door openers
- J. S. Thor aluminum windows
- Vees wall tile
- Zonelite insulation



FIFTY FOOT LOT on busy highway accommodates both office and one-bedroom home of Chicago contractor



INDIRECT LIGHTING is feature of office



SALES RESISTANCE is eased by murals

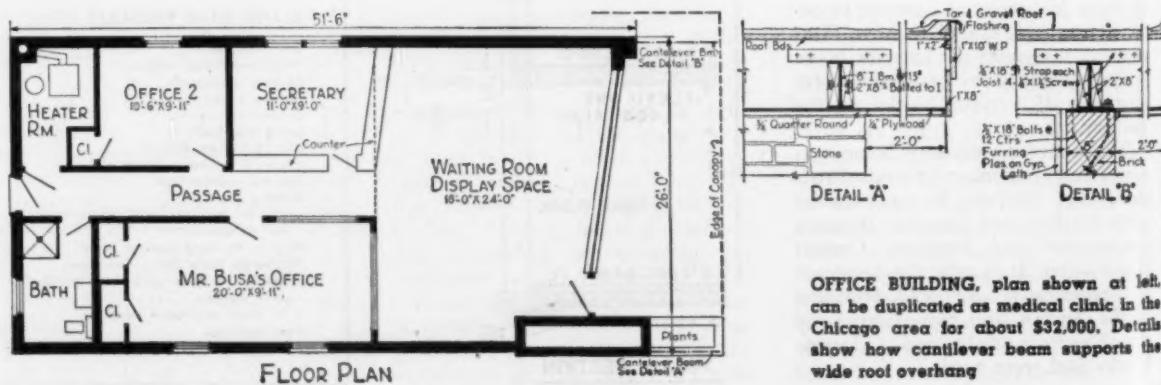
## This Builder's Home at Rear of Office Serves as Display Model

**L**OSS of time traveling between home and office presents no problem to Don Busa, Chicago builder. He has erected his own one-bedroom home immediately to the rear of his office building. What is more, he uses the house as a furnished display model.

In addition to saving the hour or more per day spent by many Chicago builders in commuting, Busa never finds it necessary to skip meals be-

cause there isn't "just enough time." Nor does he have to leave the dinner table after a few bites to keep that evening appointment. Customers who find the office closed are directed to ring the house bell.

Both buildings, of harmonizing architecture, have been erected on a 50x108-foot lot fronting on a heavily traveled highway that connects Chicago and Milwaukee. They have exteriors of Roman and common brick,



OFFICE BUILDING, plan shown at left, can be duplicated as medical clinic in the Chicago area for about \$32,000. Details show how cantilever beam supports the wide roof overhang

accentuated by Crab Orchard stone piers, roof overhangs and large glass areas.

The office building, which can be duplicated as a medical center for an estimated \$32,000, has four offices and contains a central heating plant serving both structures.

Looking through the 9x17-foot, 12-pane diagonal window wall, passers-by can see three large color photo murals in the outer sales office. Two of them are recessed and indirectly lighted. Underneath them are planting boxes. The third, slightly larger than the other two, depicts the Chicago skyline.

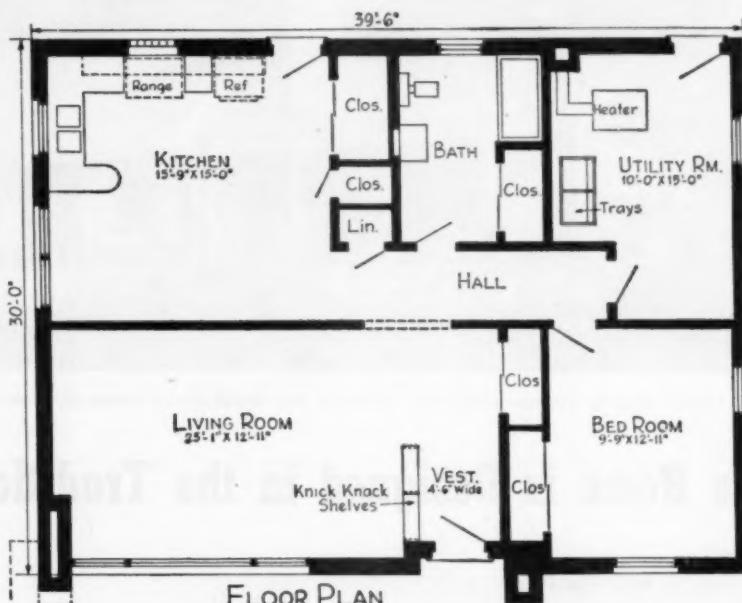
Covering the outer office's three coat plaster walls is gray natural grain Sanitas. A Crab Orchard stone protruding section of one side wall has a glazed built-in display box. A 10x30-foot roof overhang shades the large glass wall. It contains recessed spotlights for after dark illumination. Concrete slab floors in both office and house contain radiant heating coils. They are supplied with hot water by the central oil-fired furnace.

The house, reached by a cut stone walk, is used regularly by Busa and his salesmen for showing prospects. Here, again, is a time-saving feature in a great many cases. Containing living room, combination kitchen-dining room, bedroom, bath and utility room, it can be duplicated on purchaser's lot for \$16,000. Separating the entrance hall from the living room is a partition wall with a rectangular pergola opening. This permits visitors a view of the living room before entering it. All sections of the house can be reached without walking through the living room. Double sliding door closets are provided in the entrance hall, kitchen, bathroom and bedroom.

The two buildings were designed by Robert L. Shoyer & Associates.



HOUSE, like office, has wide roof overhang and Crab Orchard stone piers



LARGER ROOMS but fewer of them is the keynote of this floor plan



RECESSED INDIRECT LIGHTS in the ceiling permit maximum visibility in the kitchen-dining area. Cabinets are birch



at left  
in the  
Details  
ports the



STREET FRONT does not indicate actual size of house. Two wings extend diagonally from center unit for service and sleeping areas

## This Home is Designed in the Traditional Mode

**Builder:**

Wallace F. McDonald Co.

**Architect:**

Stephan A. Stepanian, AIA



ENTRANCE HALL to living and bedroom is finished in V-cut wood paneling



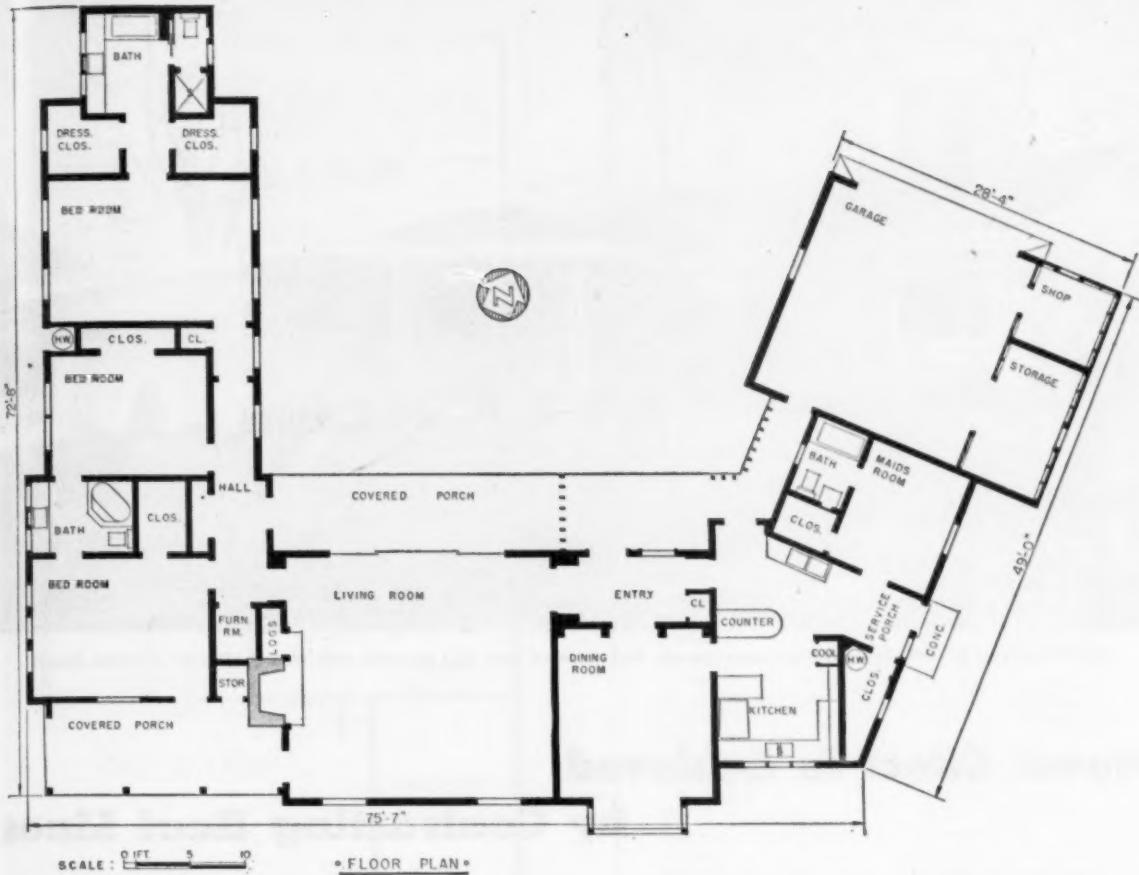
SNACK BAR in kitchen divides work area from dining space. Counter is illuminated

THIS top quality house is a part of a home exposition consisting of four large homes erected in the Royal Oaks estates of Sherman Woods in the San Fernando Valley adjoining Los Angeles, Calif.

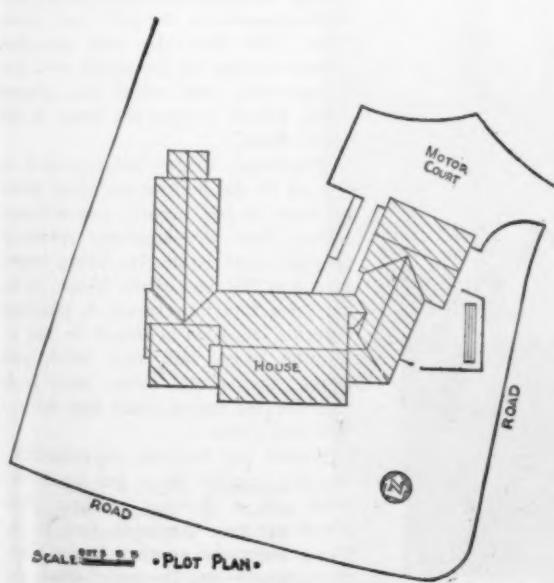
The house is planned in the shape of a "U" to conform to the building site, with main rooms having their principal exposure toward a large interior court. With this arrangement maximum opportunities are afforded for outdoor living. All rooms are confined to the ground floor.

The main walls of the house are of frame construction with shingles and vertical boards for exterior surfacing. Except for the stub foundation walls around the perimeter, the house is built on a concrete slab.

Roof above clear areas in the living and other rooms is supported by trusses. The 8-foot roof overhang for the terrace in the court is a part of the main roof structure.



HOUSE PLAN is arranged so main rooms have exposure toward the street front and the interior U-shaped court



PLOT PLAN shows the orientation of house to site and road  
SEPTEMBER, 1951



PORTION OF TERRACE in court is paved with redwood blocks



FRONT COVER HOUSE has shed roof over garage and entrance area that contrasts with tiled gable roof of house proper

## Novel Effect Is Achieved by Contrasting Roof Lines

**Shed roof over garage and porch is designed  
so there is no conflict with gable roof of house**

Builder      Martin H. Braun  
Developer      Oak Park, Illinois  
Architect

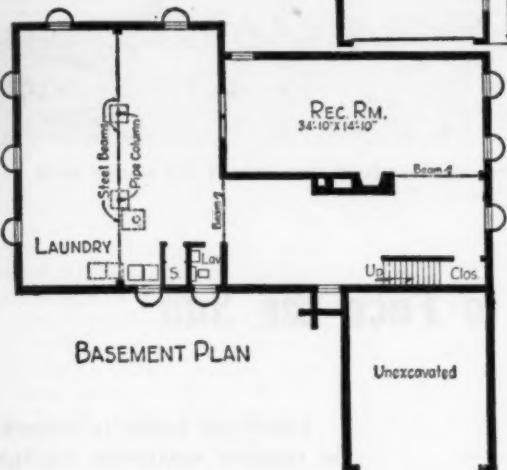
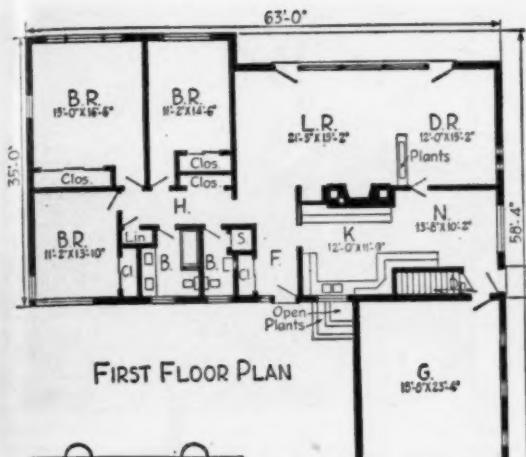


SETBACK of living room enhances appearance of rear wall and roof lines

COURAGE is required when an architect departs from normal lines as he did in the roof design of this \$60,000 River Forest, Illinois home. However, by doing so, the architect converted the projecting garage wing and adjoining porch into distinct assets by the bold roof treatment. The shed-type roof provides greater height for the porch area and brings into bold relief the angled facia, which follows the lines of the porch floor.

The house, a three bedroom unit, is one of 15 the builder-architect plans to erect in his luxury, ranch home River Oaks development, formerly an eight acre estate. Its living room, placed at the rear of the house, looks out on a forest preserve. A pleasing exterior has been achieved by use of Lannon stone, buff face brick and frame. Two pastel colors have been used for the frame areas and trim—blue and yellow.

Winter and summer air-conditioning are supplied by a gas-fired furnace and a five-ton cooling unit. There are two fireplaces, one in the living room and another in the basement game room. Owner of the home is Mrs. June M. Willis.



#### NAME BRAND PRODUCTS AND EQUIPMENT USED

American-Standard plumbing fixtures  
Crane hot water heater  
Fiat prefabricated shower stall (basement)  
Formica kitchen and vanity tops  
Frigidaire washer and dryer  
General Electric waste disposer  
Geneva Modern kitchen cabinets  
Glass Shower Door Co., Inc. shower door  
Heatilator (basement fireplace)  
Hobart dishwasher  
Ludowici—Celadon Tile Roof  
Majestic incinerator  
McKee garage door with

H. W. Crane Co. radio controls  
Miami Aluminum awning windows  
Miami bathroom exhaust fan  
Minneapolis-Honeywell controls  
Perlite plaster aggregate Pittsburgh Plate Glass Twindows  
Pratt & Lambert paint Revere copper gutters Zegers, Inc. weather stripping Schlage hardware Servel heating and cooling system Trade-Wind kitchen exhaust fan U. S. Gypsum Rocklath Weldtex basement walls and bar

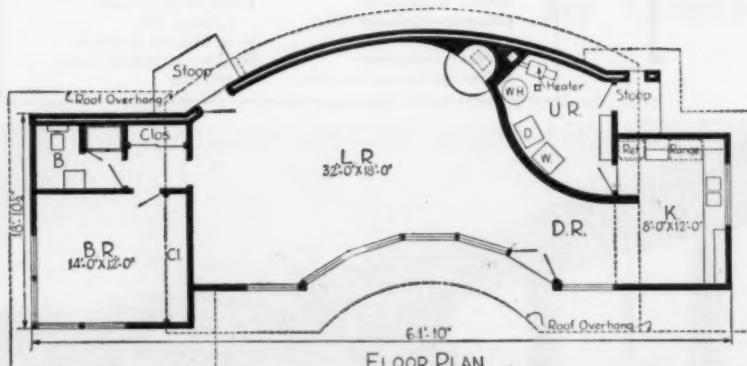


**DOUBLE GLAZED** insulating window panels in living room afford view of forest preserve at rear of house. Planter box defines living and dining room areas.

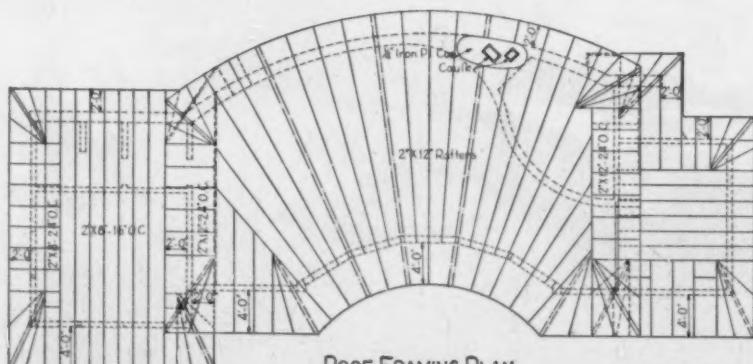


MILWAUKEE area house features Lannon stone and rough sawed cedar boards for both exterior and interior walls.

# This House Designed to Face the Sun



**CURVED WALLS** are limited to the living, dining and utility room areas.



ROOF OVERHANGS of four and two feet are indicated by the framing plan.

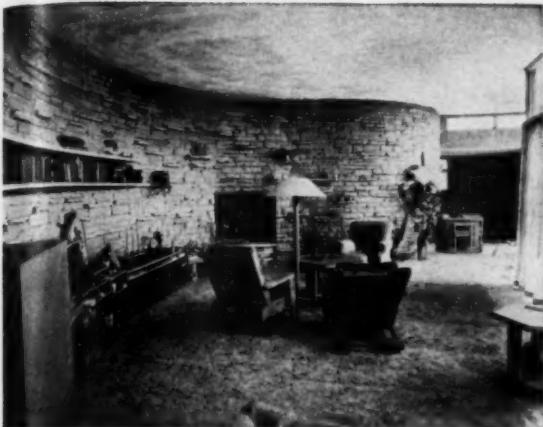
**Lakefront home is oriented to capture maximum daylight and scenic view for its 32 foot glazed living room**

**T**URNED on its lot so that it faces southeast, this home in Ozaukee County, Wisconsin is assured of maximum sunlight 12 months a year. Erected on a bluff, overlooking Lake Michigan, its concave front wall of floor-to-ceiling insulating glass panels was designed, as the owners express it, to "hug our view."

Actually, it does just that. It permits occupants, seated anywhere in the 32-foot living room, an unobstructed panorama of the lake. All walls, interior and exterior, other than the glazed areas, are of either Lannon stone or rough sawed cedar boards.

When Mr. and Mrs. Frank Vogt purchased the 100x785 foot site, years ago, it was their desire to erect upon it a house that blended with its wooded setting, capitalized on its magnificent view, and was hidden from the road that runs behind the property.

After extensive research their ideas crystallized and they presented them to L. J. Selzer, Jr., Elm Grove, Wis., designer. He proceeded to draw



"S" shape Lannon stone wall in living room has projecting ledges to hold plants and knickknacks



Double glazed window panels minimize division between indoors and outdoors regardless of season

the plans from which the home was completed this spring. It cost \$22,000 including designer's fee.

Its lake-front exterior is of rough sawed cedar, complementing the curved double glazed window and door area. Nested into the cavity created by the window arrangement is a honed Lannon stone patio. This same stone is used for all interior floors except that of the living-dining area, which has carpeting over concrete slab.

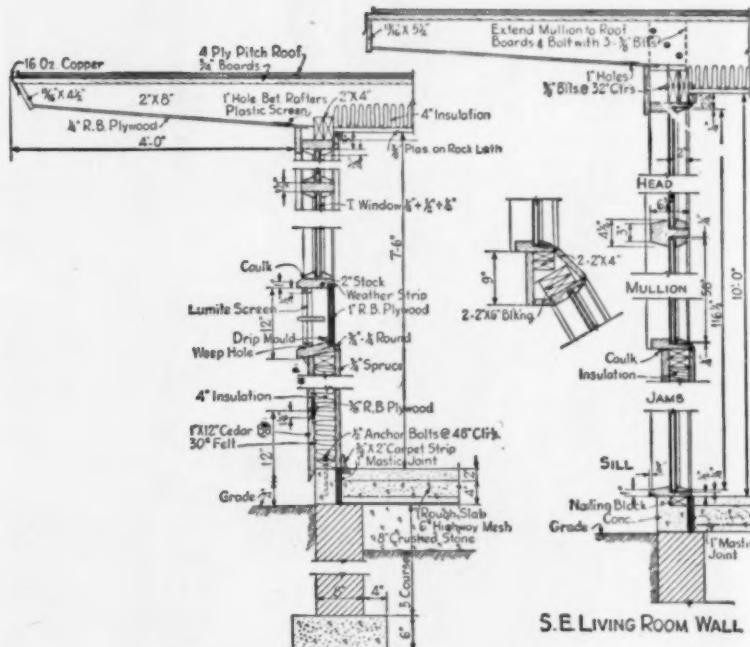
Shading the immense window area is a four foot overhang of the flat roof. The rear exterior wall is curved with Lannon stone arranged in a rubble pattern. The interior has three distinct areas—kitchen and utility room, bedroom and bath, and living and dining.

Outstanding is the S-shaped Lannon stone wall containing a circular pit fireplace, in the living room. It demonstrates the versatility of this type of stone in achieving curvilinear surfaces. Projecting slabs make ideal shelves for plants and knickknacks. The bathroom also has one wall of the same material.

All cedar surfaces have been given a gray wash. The birch kitchen cabinets have been treated in the same manner.

Despite the owner's desire to use natural materials wherever possible, the ceilings are plastered. This is because they contain the radiant heating coils. Because there is only one bedroom, a built-in divan bed has been installed in one corner of the living room.

Vermiculite insulation has been used between the double stone walls.



DETAILS show how four foot front overhang has been accomplished



PICTURE WINDOW and recessed spots light kitchen. Birch cabinets have been given gray wash the same as the rough cedar walls

# AMERICAN BUILDER BLUEPRINT HOUSE NO. 57



A CLEAR, MODERN NOTE in design characterizes this house, with its broad roof lines and plain but effective wall surfaces

## Expansive Front Achieved with L-Shaped Plan

PROPER orientation to the site has produced an extremely interesting plan and unusual elevations in this house.

By placing the garage and service yard to the front with the other rooms extended in a rectangle along the rear, the L-shaped plan develops an expansive front toward the open portion of the site.

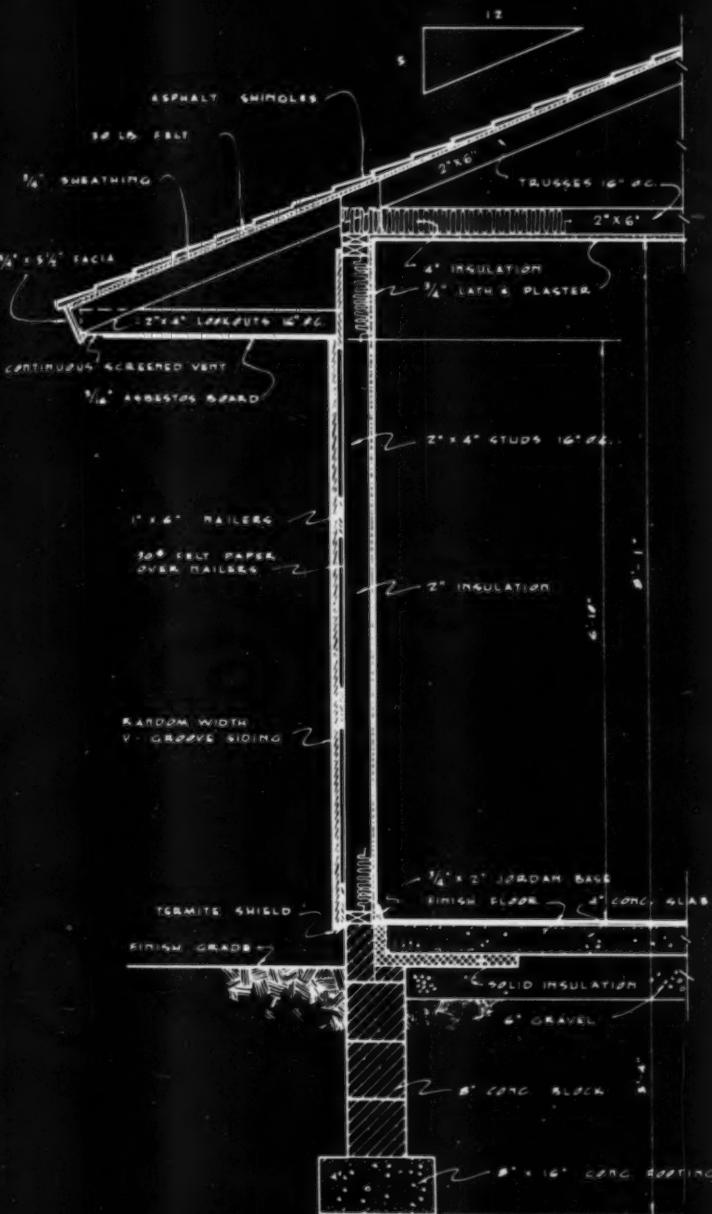
A feature not often found in a house of this size is the parking area within the perimeter of the lot. Located directly in line with garage, it also serves as turnaround. The plan provides a maximum of living within a minimum of the rear yard.

Designed for American Builder  
by Simon and Rettberg, Architects,  
Champaign, Illinois

minimum of space. The play area adjoining the boy's and girl's bedrooms serves as an extension to the living room when required. Folding partitions are used effectively in a number of rooms. Children's play in the service yard can be easily supervised from the kitchen or utility room. Especially noteworthy is the position of the furnace in relation to the flue and fireplace. Furnace ducts may be carried overhead in attic space and dropped down in the partitions to rooms. The living and dining room with its floor-to-ceiling glass wall provides the ultimate in enjoyment of the rear yard.

partitions to rooms. The sliding glass wall provides the ultimate in enjoyment of the rear yard.

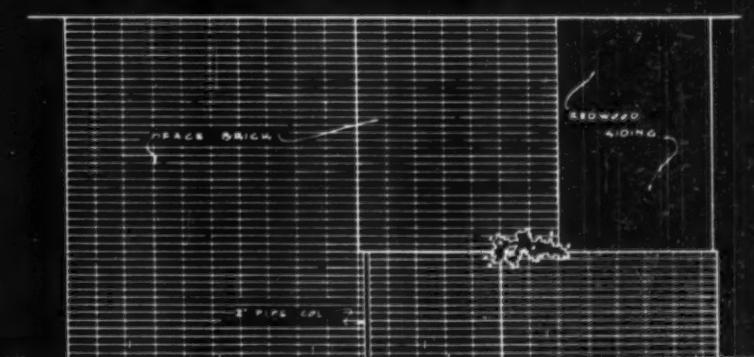
parking area within the perimeter of the lot. Located directly in line with garage, it also serves as turnaround. The plan provides a maximum of living within a mini-



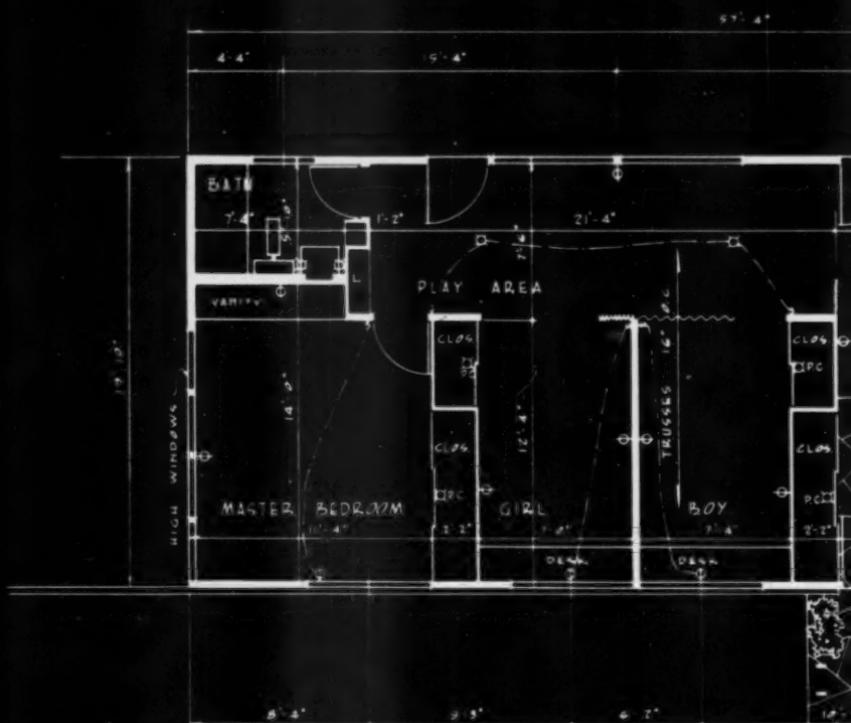
TYPICAL WALL SECTION



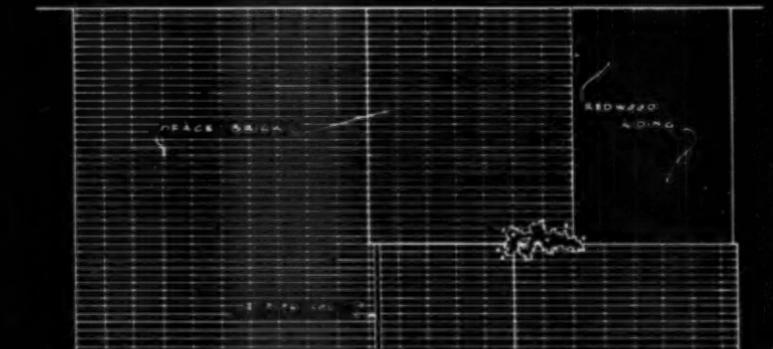
FLOOR PLAN

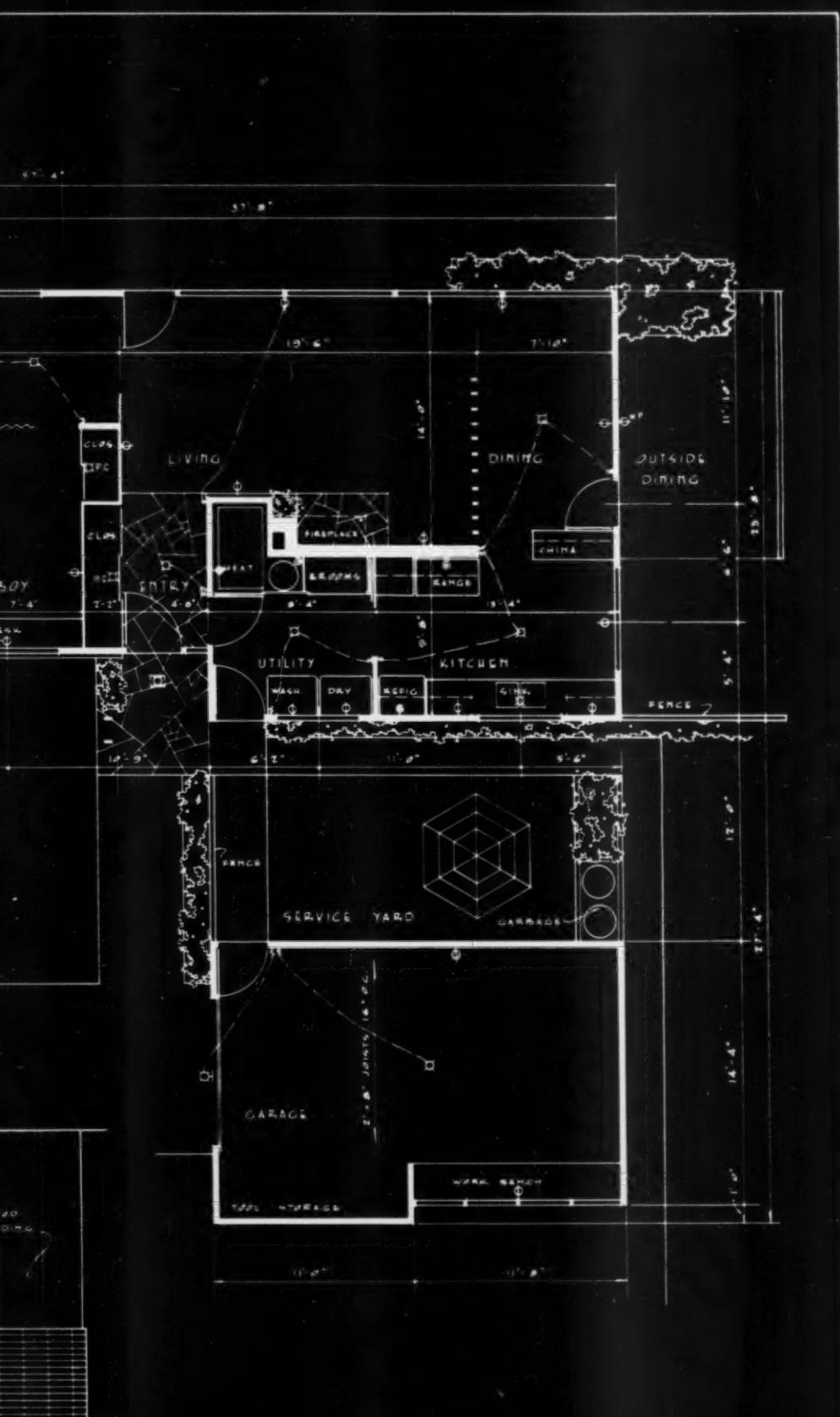


FIREPLACE ELEVATION



FLOOR PLAN  
SCALE







PAG  
MISS

Interior

Special

SEPTEA

# Quantity List of Materials

For American Builder Blueprint House No. AB 171

GES  
SING

rk:  
5 Linen Shelves 24"x48", 1 Broom Cabinet,  
1, 3 Kitchen Cases (upper and lower), 1

## Carpentry

.....	None
.....	6 — 2x4 — 20'
.....	10 — 2x4 — 12'
.....	No floor joists required
.....	..... 475 l.f. 1x3
.....	32 pcs 2x4 — 10'
.....	20 pcs 2x4 — 20'
.....	26 pcs 2x4 — 12'
.....	204 pcs 2x4 — 8'
.....	18 — 2x6 — 24'
.....	27 — 2x6 — 20'
.....	90 pcs. 1x4 — 8' for trusses
.....	18 — 2x8 — 14'
.....	18 — 2x8 — 18'
.....	36 — 2x6 — 18'
.....	54 — 2x6 — 16'
.....	2 — 2x12 — 28'
.....	2 — 2x10 — 16'
.....	2 — 2x10 — 12'
.....	8 — 2x8 — 8'
.....	6 — 2x8 — 6'
.....	110 sq. ft. of area concrete slab to cover as desired
.....	3300 B.F.
.....	1000 B.F. of 1x6 Nailers
.....	1750 B.F. of R.W. "V"-jointed T&G Siding
.....	100 l.f. of 1x2 or wall material
.....	900 sq. ft. area to cover
.....	250 sq. ft. area to cover
.....	l.f. of 36" wide 3/16" asbestos board
.....	l.f. of 24" wide 3/16" asbestos board
....	73 pcs. 2x4 — 4' Lookout Framing
.....	300 l.f. 1x6 Fascia
.....	110 l.f. of Bed Moulding
.....	150 l.f. 2" mineral-type rigid insulation
.....	1120 sq. ft. 4" ceiling insulation
.....	1000 sq. ft. 2" wall insulation

## in Conduction

.....	Chimney
.....	90 l.f. gravel step

## Roofing

.....	Area: 21.5 squares
.....	8 squares

## Interior Walls

.....	1,950 square feet
-------	-------------------

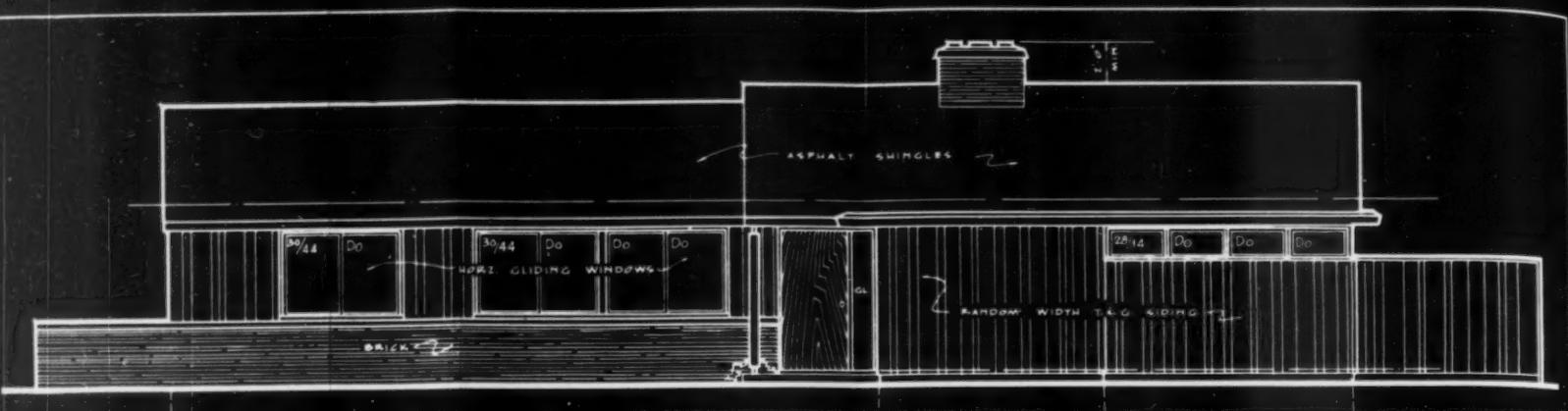
### Interior Doors Including Jambs and trim:

Triple Sliding Doors — 3 Openings — 8' x 6' 8"
Double Sliding Doors — 2 Openings — 4' x 6' 8"
Single Sliding Doors — 1 Opening — 2' 10" x 6' 8"
1 — 2' 4" x 6' 8"
1 — 2' 6" x 6' 8"
1 — 2' 8" x 6' 8"

### Special Interior Doors:

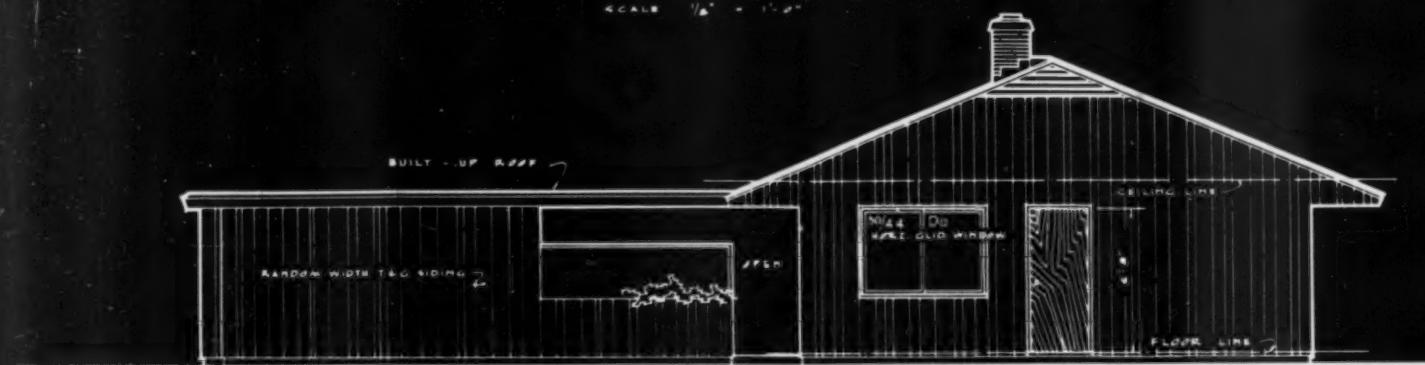
2 sets fabric type Folding Doors, Openings 7' x 6' 8"

This quantity list will be subject to variation depending on the common practices in various sections and municipalities of the country, the techniques of individual builders, the types of materials available locally and cost factors. The list published here is a suggested one, complete enough so that it can be used in arriving at a reasonably accurate estimate of the quantities and cost of materials that will be required to complete the structure. It was prepared by experts at the Edward Hines Lumber Co., Chicago.



FRONT ELEVATION

SCALE 1/8" = 1'-0"



RIGHT ELEVATION

ASPHALT SHINGLES



LEFT ELEVATION

SCALE 1/8" = 1'-0"



LEFT ELEVATION

House

Garag

Trench  
Chimn

Found

Concre

Thin

Sidew

Drive

Anch

Type  
Walls  
Wind  
Chimn  
Flue

Cop  
Firepla  
Th  
Lint  
Misc

Struct  
Lally

Wind  
Wind

Exteri

Garag  
Exteri

Lati

Lou

Interi

Specia

SEPT

# Quantity List of Materials

## For American Builder Blueprint House No. AB 171

Simon & Rettberg, Architects

### General Information

**House** — Type: Combination frame and masonry

Area: 1,122 sq. ft. Cube: 15,147 cu. ft.

Height taken for cube was 13.5 ft.

**Garage** — Area: 347 sq. ft. Cube: 2,276 cu. ft.

Height taken for cube was 8 ft.

### Excavating

Trench for Foundation	230 lin. ft.
Chimney and Column Footings	1

### Cement Work

Foundations	655 cu. ft. of footing plus 614 sq. ft. concrete block
Concrete Work	1,450 sq. ft.
Thickness	4 in.
Sidewalks, including Patio and Dining Terrace	585 sq. ft.
Driveway and Parking Area	835 sq. ft.
Anchor Bolts	55 — $\frac{1}{2}$ " x 12"

### Masonry

Type	Brick
Walls	420 sq. ft.
Window Sills	None — Stone cap on wall above
Chimney	144 cu. ft.
Flue Linings	13" x 18" — 14" x 8" — 14"
Cap	Cement
Fireplace	Face Brick
Throat and Damper	1
Lintels	1
Miscellaneous	5' of 2" dia. pipe col. at fireplace plus 100 B.F. Redwood siding

### Iron Work

Structural	100 pounds
Lally Columns	1 Fireplace only

### Millwork

Windows — Type	1 lt. Hinged Sash and Sliding
Windows glazed including trim	
Hinged Sash, 3 Mullion, 8 — 1 lt. 28x14	
Hinged Sash, 0 Mullion, 1 — 1 lt. 28x14	
Sliding Sash, 3 Mullion, 8 — 1 lt. 30x66	
Sliding Sash, 1 Mullion, 4 — 1 lt. 30x66	
8 Sliding Sash — 1 lt. 30x44	
Sliding Sash, 1 Mullion, 4 — 1 lt. 30x44	
1 Ent. Side Lt. — 12x80	

Exterior Doors — All 1 1/4" flat slab	1 — 3' x 6'8"
	5 — 2'8" x 6'8"

Garage Door	8'x7'6" Upward Acting
-------------	-----------------------

Exterior Millwork:	
Lattice	1 — 2' x 6" Grille Work

Louvres	18 l.f. of 6 ft. high T&G Fencing
---------	-----------------------------------

Interior Doors Including jambs and trim:	
Triple Sliding Doors — 3 Openings	8' x 6'8"
Double Sliding Doors — 2 Openings	4' x 6'8"
Single Sliding Doors — 1 Opening	2'10" x 6'8"
	1 — 2' 4" x 6'8"
	1 — 2' 6" x 6'8"
	1 — 2' 8" x 6'8"

Special Interior Doors:	2 sets fabric type Folding Doors, Openings 7'x6'8"
-------------------------	--

### Special Interior Millwork:

1 Vanity, 2 Desks, 5 Linen Shelves 24"x48", 1 Broom Cabinet, 1 Bathroom Cabinet, 3 Kitchen Cases (upper and lower), 1 China Cabinet

### Carpentry

Beams and Girders	None
Foundation Plates	6 — 2x4 — 20' 10 — 2x4 — 12'
Joists	No floor joists required
Bridging	475 l.f. 1x3
Studding and Plates	32 pcs 2x4 — 10' 20 pcs 2x4 — 20' 26 pcs 2x4 — 12' 204 pcs 2x4 — 8'
Ceiling Joist	18 — 2x6 — 24' 27 — 2x6 — 20' 90 pcs. 1x4 — 8' for trusses
Roof Rafters	18 — 2x8 — 14' 18 — 2x8 — 18' 36 — 2x6 — 18' 54 — 2x6 — 16'
Framing Lintels	2 — 2x12 — 28' 2 — 2x10 — 16' 2 — 2x10 — 12' 8 — 2x8 — 8' 6 — 2x8 — 6'
Subfloor	110 sq. ft. of area concrete slab to cover as desired
Roof Sheathing	3300 B.F.
Side Wall Sheathing	1000 B.F. of 1x6 Nailers
Side Wall Materials	1750 B.F. of R.W. "V"-jointed T&G Siding
Furring	100 l.f. of 1x2
Grounds	depend on interior wall material
Flooring — Hardwood	900 sq. ft. area to cover
Softwood	250 sq. ft. area to cover
Exterior Material:	
Soffits	136 l.f. of 36" wide 3/16" asbestos board 65 l.f. of 24" wide 3/16" asbestos board
Eaves	73 pcs. 2x4 — 4' Lookout Framing 300 l.f. 1x6 Fascia 110 l.f. of Bed Moulding

### Insulation:

For floor slab ..... 150 l.f. 2" mineral-type rigid insulation  
For ceiling ..... 1120 sq. ft. 4" ceiling insulation  
For walls ..... 1000 sq. ft. 2" wall insulation

### Rain Conduction

Flashing	Chimney
Miscellaneous	90 l.f. gravel stop

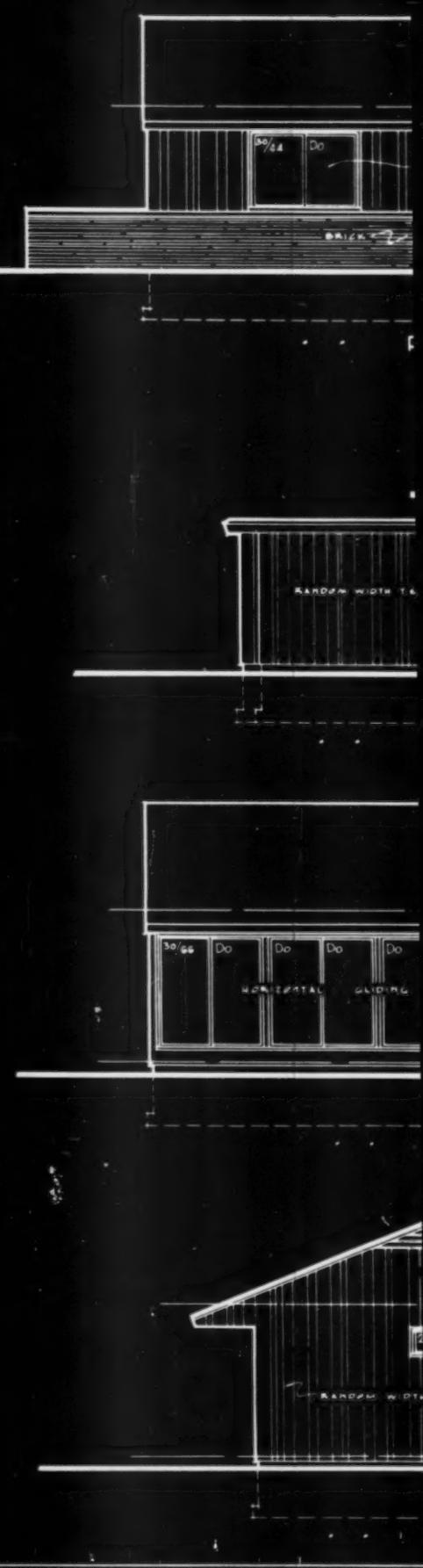
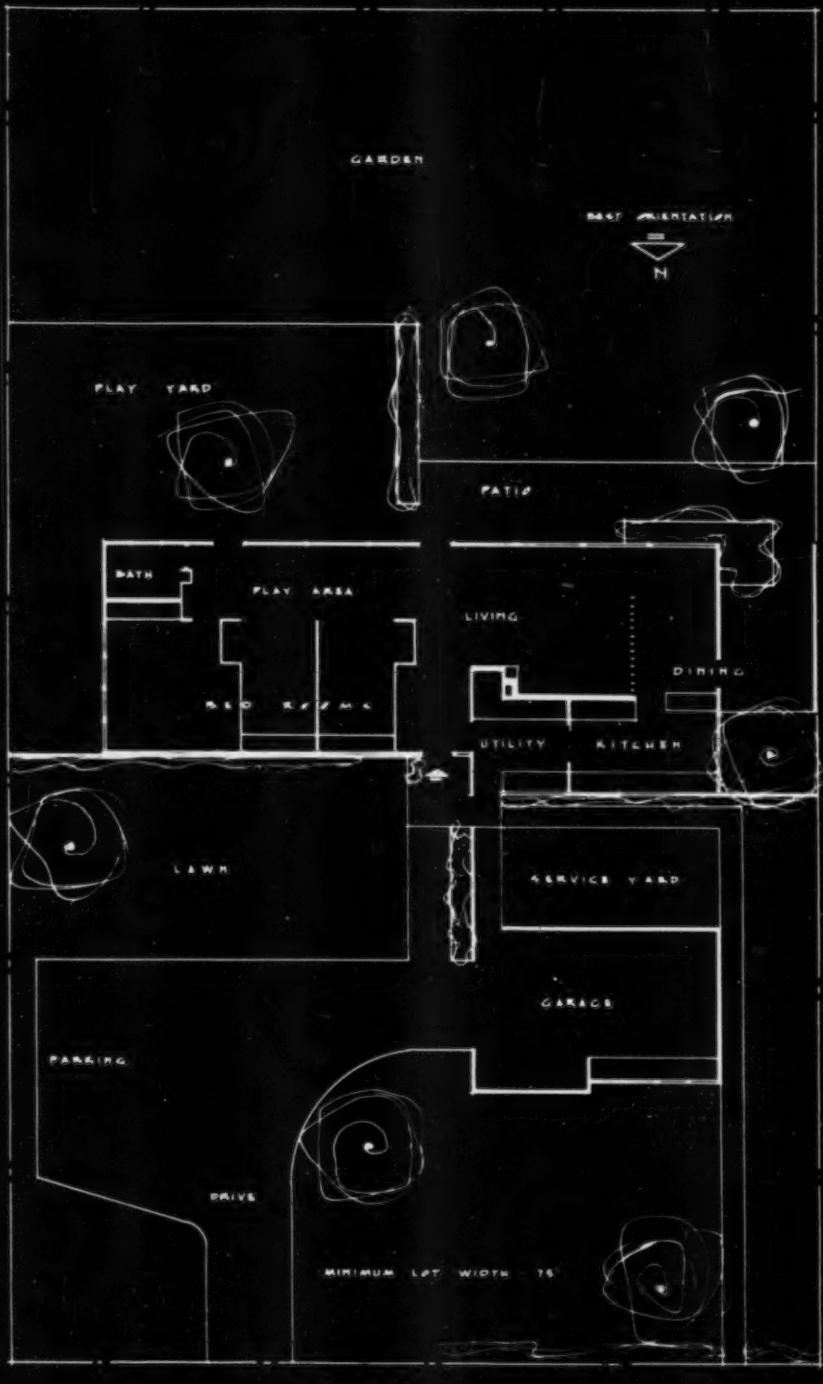
### Roofing

Type: Shingles	Area: 21.5 squares
Built-up Tar and Gravel	8 squares

### Interior Walls

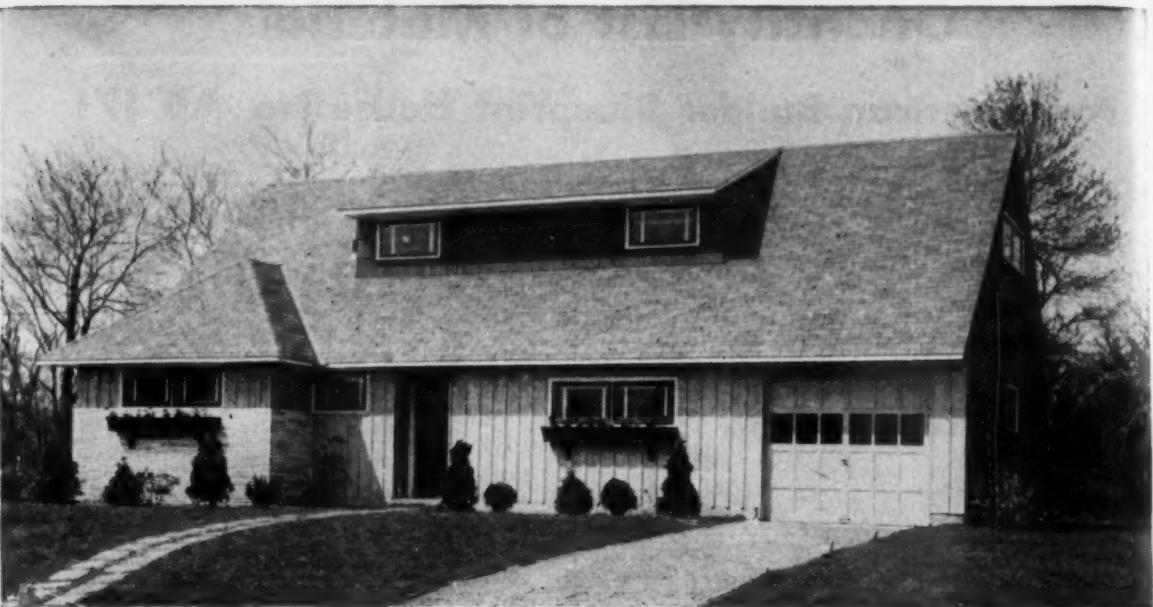
Area to be covered	1,950 square feet
--------------------	-------------------

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DESIGN No AB.171

AMERICAN BUILDER BLUE PRINT SERIES  
Designed By  
SIMON & RETTBERG  
Champaign,  
Simmons Boardman Pub Corp, 79 W. Monroe St. Chicago, ILL.



STONE, vertical boards, shingles and brick veneer make up the exterior walls of this gable-roof unit.

## Here's modern styling for a two-story, four-bedroom house

**Builder:** Broadridge Estates, Inc.

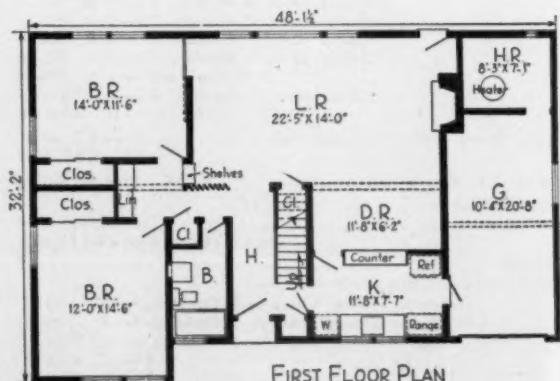
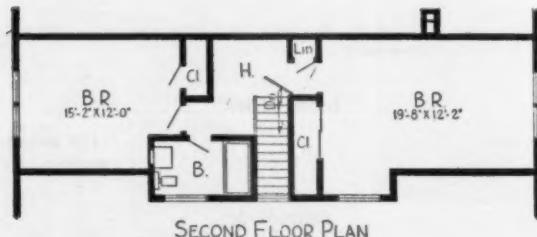
**Architect:** Albert Kennerly



**C**OMBINING the features of sturdy construction, skillful design, excellent location (19 miles from mid-town New York), and moderate cost, this outstanding house was completed recently at Flower Hill, Long Island. It is part of a development advantageously situated on large lots of 12,500 square feet minimum. These basementless houses are erected over crawl spaces on poured concrete foundations. They have four bedrooms and two baths, large living room with dining alcove, a kitchen, a utility and storage room, and a garage. Two of the bedrooms and a bath are on the upper floor. The living room has pine paneling and a large picture window. One of the lower floor bedrooms can be converted to a den off the living room. The two complete, tiled baths have colored fixtures. There is a wood-burning fireplace and nine unusually large closets. Off the dining alcove is a custom-built bar of knotty pine. Houses have radiant-heat with automatic oil burners. They are insulated with mineral wool, and the doors and windows are weather stripped. Windows have aluminum venetian blinds. A number of kitchen and laundry utilities are included.

### BRAND NAMES OF PRODUCTS USED

Bendix washing machine	Kohler colored bathroom fixtures
Crosley refrigerator	Tracy kitchen cabinets
General Electric range and dishwasher	York-Shipeley oil burner



FLOOR plans of the first and second floors show distinctive construction features of a typical single-family housing unit.

WIDE ROOF overhang protects picture window in the living room from direct rays of the sun. Stone and vertical siding comprise exterior walls



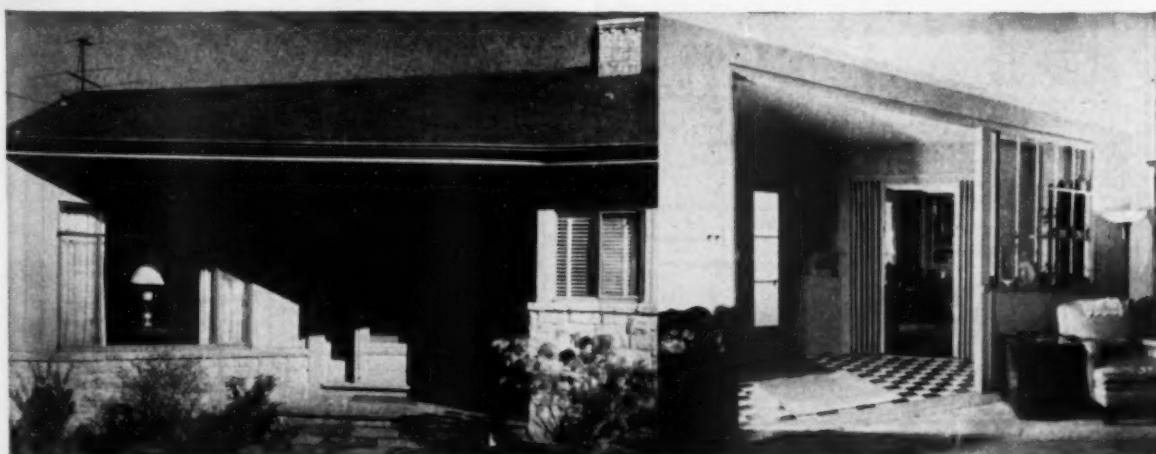
## ***Accentuating Spaciousness***

Builder: King's Point Homes, Inc.  
Architect: William Paul LaVallee

**S**PACIOUSNESS is achieved in the design of this single-family modified ranch-type house, one of a group of houses at King's Point, Long Island. The houses have three bedrooms, two baths and partial basements. The arrangement of the rooms, together with the attached two-car garage, produces a rambling and spacious country house. The boiler, laundry and drying room are in the partial basement. Access to rooms through the entrance halls insures privacy and gives good circulation.



FLOOR PLAN points up the spacious dimensions of rooms and of the exceptionally large halls and closets



OBlique WALLS of den and garage topped by the roof overhang gives the house a sheltered entrance

DEN AND LIVING ROOM open onto reception hall. Lattice partition adds depth to living room



COME ONE..COME ALL...

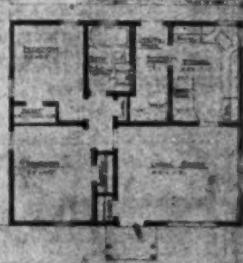
## Everyone Is Invited To Inspect The New Eclipse "Budgeteered Home"

See for Yourself What Even a LIMITED BUDGET CAN DO!



LOCATED AT: 1027 13TH AVE., SOUTH  
—IN THE VOSBURG ADDITION—

Showings: Saturday and Sunday, April 28-29  
Afternoons and Evenings



You Can BUILD and OWN "Your OWN HOME" For As Little As \$950.00 Down and \$50.00 Per Month.

This attractive "conventionally built" home or any similar new home, individualized to your taste, is completed with "quality materials" built by "skilled workmen" in good location for as low as \$950.00 down payment and less than \$50.00 per month to Lenders at Work With It.

Other models "down payment" and monthly payment terms available at Clinton Federal Savings and Loan, banks and insurance companies. Just think! Total price of this house (inclusive of lot only—

**\$7700**

This House Is An Example. You May Individualize Your Home To Suit Your Taste and Pursebook!

- This Conventionally Built Home Offers Such Quality Features and Convenience as:
- Old Bed. Fired warm-air furnace and automatic controls.
  - Beautiful bathroom fixtures. Fifty-two gallon electric hot water heater.
  - Curtains, window shades.
  - Full window screens and combination storm and screen doors.
  - Attractive and convenient kitchen cabinets.
  - Skillfully decorated inside and out.
  - Wide color scheme.
  - Insulated ceiling.
  - Utility room with disappearing stairs to second story.
  - "Keweenaw" copper roof.
  - Completely ready to "move in" including utilities and landscaping.
  - Built with finest materials by skilled workmen.

Phone  
5050  
Fifty-Fifty

**Eclipse**  
EVERY BUILDING SERVICE  
**LUMBER CO.**

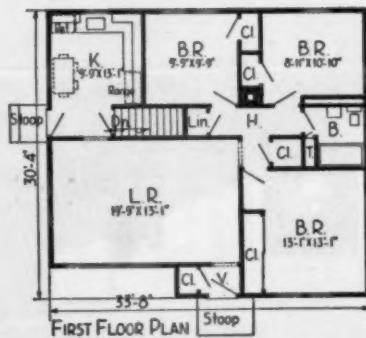
1100  
South  
Second St.

NEWSPAPER DISPLAY ADS of this type were used by the lumber company to promote inspection of the first "Budgeteered Home." More than 2,500 people visited it over one week-end. Not for sale, it was used as a model until occupied by Don Dumond, architect

# Lumber Dealer

THE ability of private industry, in small communities, to produce custom-built, low-priced housing is being demonstrated in Clinton, Iowa. In that Mississippi River city of 30,000, where low-cost construction was practically nonexistent, and housing critical, following World War II, a group of contractors, spurred by a lumber dealer, are erecting 100 homes a year. The prices start at \$7,700, plus lot.

The dealer, acting as keystone of this effort, is the Eclipse Lumber Co., an old line-yard firm with its main yard in Clinton. Not itself in the building business, it is acting as the co-ordinator of the efforts of 35 trade contractors who are producing VA and FHA approved homes, tailored to the purchasers' needs. All prices are in



THREE BEDROOM HOME with full basement cost the purchaser \$12,000, including landscaping. Note how projected entrance area enhances appearance

AMERICAN BUILDER

# Spurs Low-Price Custom-Built Housing

accordance with VA certificates of reasonable valuation.

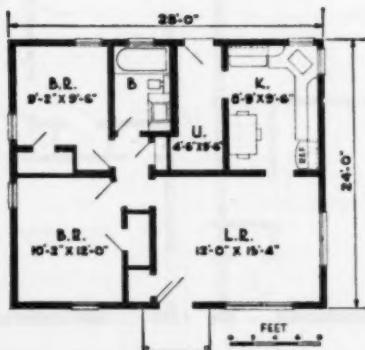
Spearhead of Eclipse's role is John W. Banker, Jr., housing consultant and construction co-ordinator of the firm. Before entering the Seabees, during the recent war, he had been a central Illinois home builder. Upon his discharge from service, Banker located his family in Clinton and proceeded to sell the Eclipse board of directors upon the need for a low-price, individualized home program.

A national figure in veterans' hospitalization and housing affairs, Banker was appointed head of Eclipse's present home planning department. Immediately, he began lining up his contractors and arranged for financing. In addition to the firm's extensive builders' library, an archi-

tect, Don W. Dumond, was brought in to draw plans for the custom units.

Contractors were informed that under this program there would be fixed prices for all operations, and that there would be no competitive bidding or speculative building. Jobs would be apportioned according to particular abilities and skills in specific types of construction.

Eclipse made it plain that it was not encroaching upon the domain of the builder but would merely act as expeditor and clearing house for the program. Furthermore, it would handle all details, such as customer negotiation, advertising, architectural service, lot locating, contracts, financing arrangements, purchasing, pay-outs and records, leaving the contractors free to do one thing—



"BUDGETEERED HOME" selling for \$7,700, without lot, is available in a variety of designs. Two examples and typical floor plan are shown above.

build. Customer satisfaction would be guaranteed by the lumber dealer.

Material and labor needs are anticipated by Banker and Dumond, who make a routine daily check of all jobs under construction. By doing this, they hold work stoppages and delays to a minimum. A bookkeeper, who devotes his entire time to the home planning department, keeps a master sheet on each job. This sheet contains complete information as to purchaser, price, financing, contractors' names, estimated costs, materials used and payouts.

Last April, the Eclipse-sponsored group introduced its "Budgeteered Home," a 28x24 foot unit, with concrete slab foundation, containing two bedrooms, living room, kitchen-dinette, bath, and utility room. It featured oil-fired forced warm air heat. Available in a variety of designs and including top grade materials and construction methods, it was priced at \$7,700.



CARPENTERS build kitchen cabinets on the job in all Eclipse-sponsored units. Truck driver watches as crew spreads ready mixed concrete for slab floor.

Purchasers' lots, which averaged \$850 in price, were landscaped and shrubs and trees were planted as a part of the house package. Financing through the Clinton Savings and Loan Association permitted terms, including lot cost, of \$850 down and \$50 per month.

All "Budgeteered" units include a vanity sink, and buyers can have two kitchen walls paneled in knotty pine, at no extra cost. This basic house can be enlarged at a cost of \$150 per front foot.

#### COST BREAKDOWN OF "BUDGETEERED" HOUSE

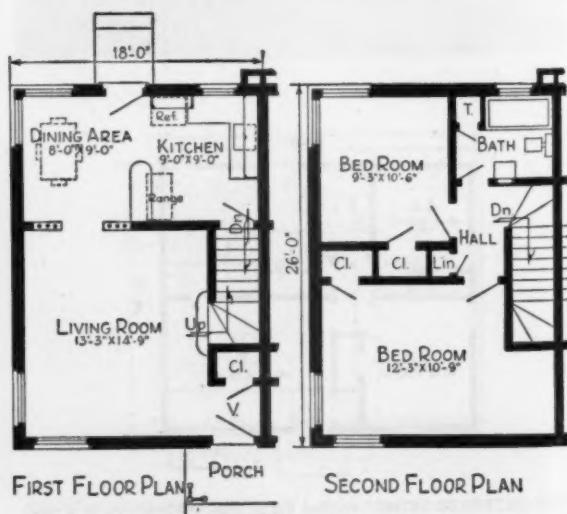
Excavation . . . Trenching .....	\$ 50.00
Rough Grading .....	50.00
Finish Grading .....	100.00
Concrete Footings & Foundations .....	280.00
Basement Floor . . Inc. Gravel & Insulation ..	316.00
Cement Steps - Cement Porch .....	70.00
Sidewalks - 300 sp. ft. @ 40 .....	120.00
Chimney - Van Packer or Brick ceiling up .....	65.00
Carpenter Work .....	900.00
Painting .....	600.00
Sheet Metal Work .....	50.00
Lumber and Building Material - Millwork and Hardware .....	2750.00
Heating .....	575.00
Plumbing .....	975.00
Electrical Wiring - Inc. Service and 30 outlets ..	200.00
Electric Fixtures - Inc. Door Chimes .....	50.00
Linoleum and tile .....	250.00
Plans .....	50.00
Liability Insurance, Social Security .....	7451.00
Miscellaneous: Contingencies - Guarantee, Supervision, Etc. .....	249.00
Total .....	7700.00



STREET SCENE shows (l. to r.) individualized homes that cost \$13,000, \$13,300 and \$10,600. All have basements

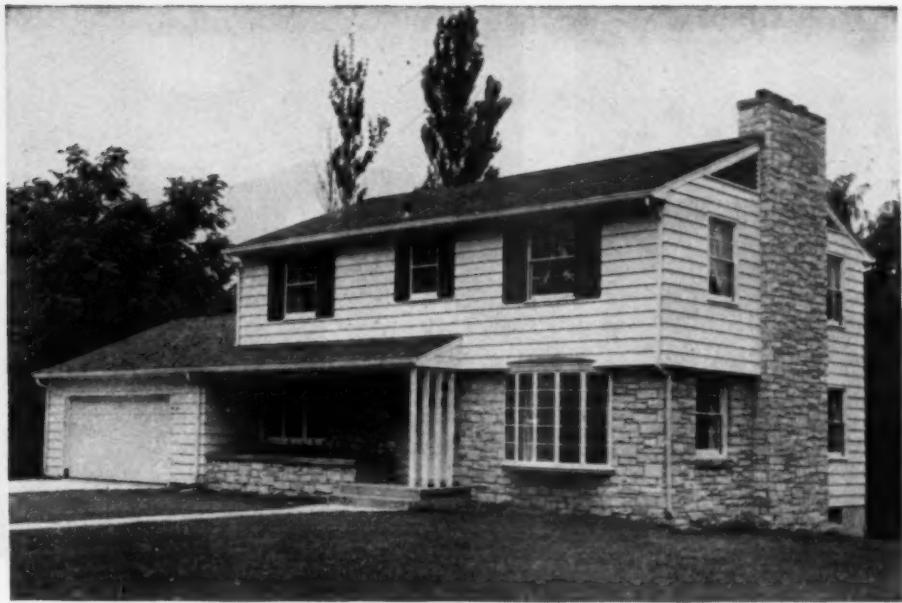


DUPLEX, being built for investor, will cost \$18,000

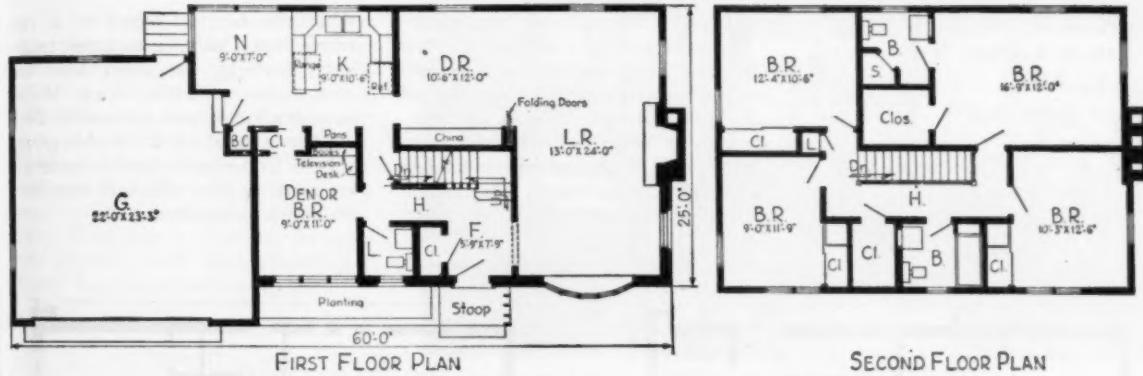


TWO BEDROOM UNITS will be rented for \$100 monthly

AMERICAN BUILDER



STONE and frame colonial residence has factory-stock bay window. Planting box is placed to receive rays of the morning sun.



FIRST FLOOR PLAN

SECOND FLOOR PLAN

FOUR BEDROOMS upstairs plus a fifth on the first floor have been incorporated into the plan of this \$40,000 home

Other minimum prices are: two bedrooms with basement, \$8,700; three bedrooms without basement, \$9,500; and three bedrooms with basement, \$11,000. A one-car garage costs an additional \$1,000; two-car garage, \$1,600; and a breezeway, \$300.

Of interest is the fact that more than 75 per cent of all Eclipse-sponsored homes have carried prices of less than \$12,000. Although many have been erected on scattered lots, the 70 unit Vosberg subdivision has been completed recently, and a 400 home community is now being planned. Among the houses being built in the higher price brackets are units costing as much as \$40,000.

Under construction now are the first two face-brick duplexes of a group to be erected for a Clinton investor. This investor plans to rent the two-bedroom semi-detached units at \$100 monthly.

At present, the complete package service of the home planning department is confined principally to Eclipse's two Clinton outlets. Eclipse hopes to expand the services

that are now available to a limited degree at the firm's 36 other yards.

A glance at the cost breakdown, included in these pages, shows no contractor's profit. That is due to the lumber company's performing all duties of a general contractor, yet contenting itself with the normal profit derived from the sale of lumber and building material. A reasonable mark-up above labor costs is permitted subcontractors, who are assigned to teams engaged in specific types of construction. For example, one team comprised of carpenter, electrician, roofing, plumbing, heating, and masonry crews will confine itself to one type of building, and thereby specialize.

No speculative building is permitted. All jobs are "built-to-order." Although no commissions are paid, real estate brokers have cooperated in referring prospects. They do stand to profit, however, through the sale of vacant lots, and it looks like the Eclipse program will use plenty of them.



**ROMAN BRICK**, Crab Orchard stone, and generous glass areas feature the exterior of office building of Chicago architect

## Architect's Building Serves Dual Purpose

**Builder:**

**Valenti Builders, Inc.**

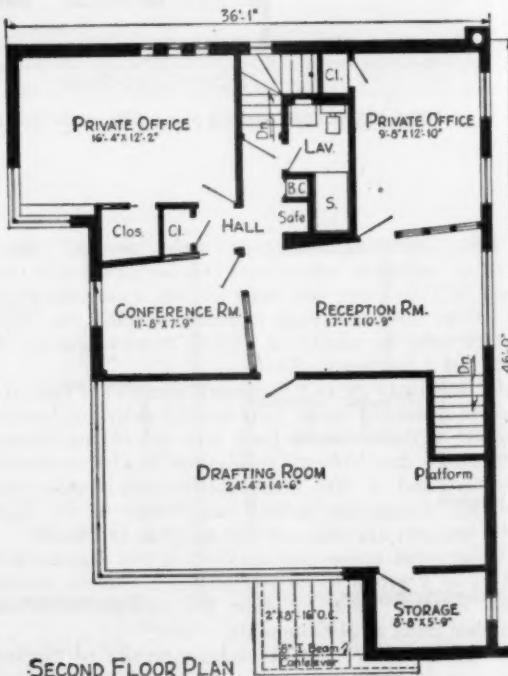
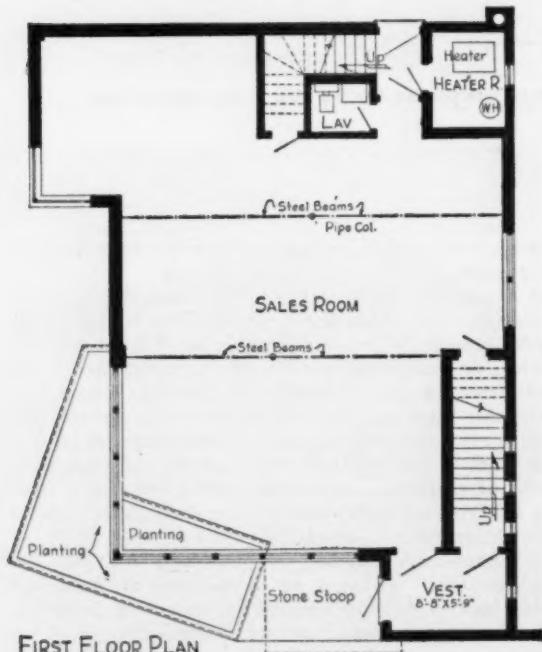
**Architect:**

**A. J. Del Bianco**

**W**HAT happened when a prominent home architect decided to erect his own office building, can be seen in the recently completed structure of A. J. Del Bianco, AIA, in Chicago.

Costing \$34,000, the building contains two floors of approximately 1,600 square feet each. The second floor is occupied by the architect,

while the first is rented to a real estate firm. Designed to admit maximum daylight, the street level has corner view windows, 15 and 18 feet in width, facing east and north. They contain a total of 25 double-glazed panels. Underneath them is an angular planting box, which is continued inside the sales office.



ARCHITECT occupies the second floor, rents first level to realty firm. Plan shows how cantilever beam supports canopy



FIRST FLOOR realty office has slim fluorescent fixtures augmenting light from 25 pane window area. Asphalt tile covers the plywood floors



BAS-RELIEF decorates head of stairwell. Natural grain Sanitas covers the walls



DRAFTING ROOM, oriented northeast, has awning-type windows on two sides



SHADOW BOXES, with glass block backing, allow light to filter into Del Bianco's private office



INDOOR PLANTING box on first floor blends with outdoor counterpart. Double-glazed window panels comprise front wall

Crab  
and  
areas  
exterior  
of

real  
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HIGH SCHOOL STUDENTS giving final touches to home they built, before it was sold at auction

## This High School Trains Boys To Build

**Vocational building trades class of Clinton, Iowa, High School constructs a two-bedroom home during school year as part of curriculum**



**INSTRUCTOR LEONARD M. WILSON** explains a plan detail to two boys, while a third completes cabinet installation

**F**UTURE home builders and architects are getting practical experience in the construction field as a part of their studies at the Clinton, Iowa, High School. During the 1950-1951 school term, 18 members of senior and junior classes spent three periods daily, half of their school hours, in erecting, from basement to roof, a two-bedroom home with breezeway-attached garage.

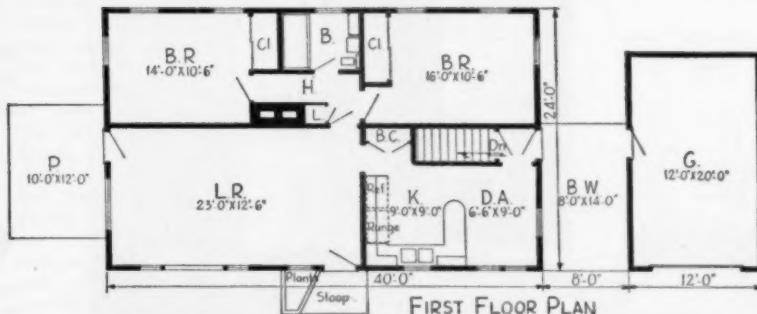
The project, the fourth since World War II, was included in the curriculum of the vocational building trades department of the Clinton High School. It was directed by Leonard M. Wilson, department head. Upon its completion, last spring, the 1951 home, on a corner lot, was sold at auction for \$13,300. Clintonites feel

that had an open public auction been held, rather than the sealed bids required by law, the purchase price might have been several thousand dollars higher. In fact, a sealed bid of \$15,000 came in two hours after the deadline and had to be ignored. Nevertheless, the school board realized a \$2,300 profit for its \$11,000 investment in land, material, and specialized services. This money was immediately appropriated for new vocational shop equipment.

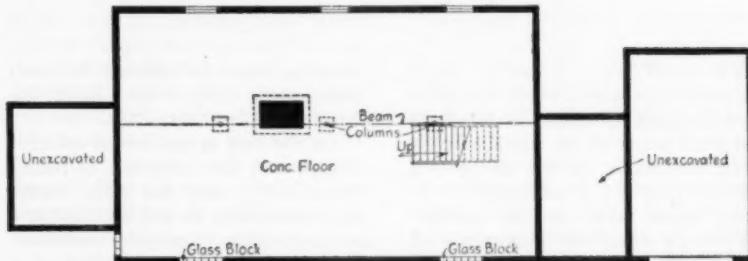
The first project was started in 1946 when Wilson was released from his duties as a Navy lieutenant in the South Pacific. It involved the remodeling of an old unused schoolhouse into a two-bedroom house. When the \$4,500 remodeling job was



**STUDENT-BUILT HOME**, with summer porch and breezeway-attached garage, was erected during the 1950-1951 school term. Including its corner lot, it cost \$11,000. It was sold through sealed bid auction for \$13,300. Another bid, for \$15,000, had to be refused as it arrived two hours late.



WORKING DRAWINGS by Instructor Wilson were followed by the class



#### BASEMENT PLAN

BASEMENT PLAN includes a natural fireplace for the future recreation room

completed, the dwelling, on two acres of land, brought \$7,200.

Following that success, it was decided to erect a complete home. A two-bedroom house was completed in 1948, and another the following year. These sold for \$8,600 and \$9,200, respectively.

After a year's leave, during which Wilson took additional study at the Colorado State College of Education, the instructor returned to Clinton and proceeded to dig an excavation for Project No. 4 on land purchased by the school board. This was last summer and by the time school started in September, everything was ready to start putting in the footings. During the fall term the following phases of construction were undertaken: base-

ment, framing, roofing, siding, masonry, and heating. The house was plastered by a contractor during the Christmas holidays.

Upon returning to school, the students concentrated on flooring, interior trim, hanging doors, plumbing, painting, linoleum laying, landscaping, and the installation of sidewalks and a flower box. Aside from plastering, all construction operations were performed by the students excepting gutter work and furnace installation. An electrician supervised the wiring.

Girls, too, came into the picture when the home economics class was delegated to select the decorating color schemes. During class periods, the student builders had opportunity to work out their own design ideas

for the kitchen and its cabinets.

As to the results of this training program, Olen Higbee, high school principal, stated: "Many boys who participated in this course, in previous years, are now actively engaged in the building trades." He pointed out that Clinton labor unions have approved the course and have given full co-operation.

An interesting sidelight, related by Wilson, is that no boy who has been enrolled in the course has ever "gotten into trouble."

The student project, reportedly the only one of its type in Iowa, is being conducted under the provisions of the Smith-Hughes Act. Under this legislation one-half of the instructor's salary is paid by Federal funds.

# How Color Helped to Sell These Ranch Homes

Color experts enhance eye appeal of homes designed by Mather and York for builder Flowers at a Wantagh, Long Island, project

POINTING out that details are very important in color planning, Miss Bernie of the Rahi Color Clinic opens a door to show that there is no color "shock" upon entering the house, and that exterior and interior colors have been carefully integrated



EYE APPEAL, brought about through the use of color, added to careful planning, sound architecture and good construction, was the prime factor responsible for the selling of a project of 41 pre-Regulation X Long Island homes in two months.

Fully aware of the importance of good design and materials, the home builder also had a keen appreciation of the value of eye appeal as a sales aid. Desiring the advice of an expert in color values and with a knowledge of the public's color tastes and preferences, he engaged a color clinic to

formulate the color schemes for each home in the project as well as for the development as a whole.

For the best utilization of color, it is important that materials be placed strategically, since the color accent may appear well on one material and not on another. Factors to be emphasized in the color coordinating of a housing project are over-all balance and line effect. It is well known that color can make a house appear wider or narrower. It can seemingly unite the various materials by blending their colors together. Color can, by

its effect, seemingly heighten or shorten a house. But the desired objective is to cause the eye to move smoothly from the main point of interest, perhaps a doorway or a picture window, on and around the side walls, to the rear of the dwelling.

As the roof forms the largest unbroken area of the house, it is easy to make a house appear top-heavy by giving it too prominent a color. The roof should, in the opinion of the color experts, blend with the colors on the side walls and should be treated in generally neutral tones. Of course there are times when a solid, brightly-colored roof is desirable, especially when the house is well removed from other houses. In projects, however, care must be taken not to create the effect of an enormous patch-work quilt by multi-colored roofs.

Builder Flowers used three different blends of colors in the asphalt shingles placed on the roofs of his homes. They are grey, brown, and slate—to blend with all of the exterior wall siding. He found that the purchasers were pleased not only with the scheme of the individual homes but also with the color integration of the development as a whole. The



BUILDER FLOWERS and Miss Bernie check plot to be certain color selected for a particular unit will assure over-all harmony to project



PLOT PLAN and color scheme are mounted on wall in garage of model home. Buyer views colors she will find on her home when she moves in. Lot numbers and color charts are so keyed that a buyer may see the colors of her home as well as those on other units.

prime considerations in planning the use of color in a housing project, he says, must include the number of units in the project, location and general topography of the land, design and materials used, and the final selling price of each unit.

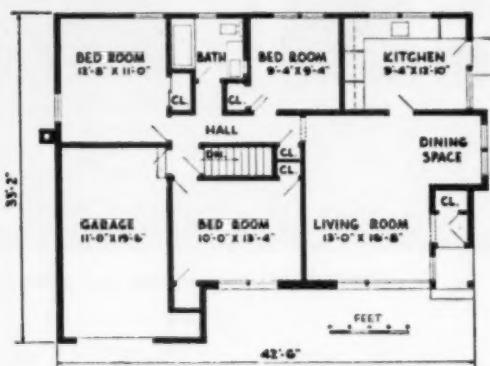
Mindful that among his potential customers are people who appreciate good construction when they see it; who won't buy until they find it, and who have money and will buy when they find the house they have been looking for, Flowers offers them the features of full basements with poured concrete foundations, clay tile in bathroom, and oak flooring.

The houses are built on large lots, the minimum being 80x100 feet. The architect designed two floor plans with three elevations for each unit. Each plan has a living room, dining space, three bedrooms, kitchen and bath. The larger of the models has, in addition, a lavatory, dinette and screened porch.

The L-shaped kitchen is equipped with various appliances, including an

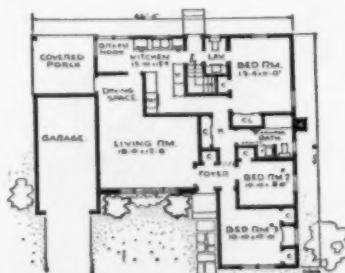


COLOR SCHEME of the house shown in illustration and plan began with gray-green blend of the asphalt shingle roof. Green-hued shake shingles are used on garage and gray-green shingles on side and rear. Brick at front, vertical boards, soffit, and fascia board are white. Window trim, front door, garage door and trim are of dark green. Door moulding, trellis, and side door are chartreuse.

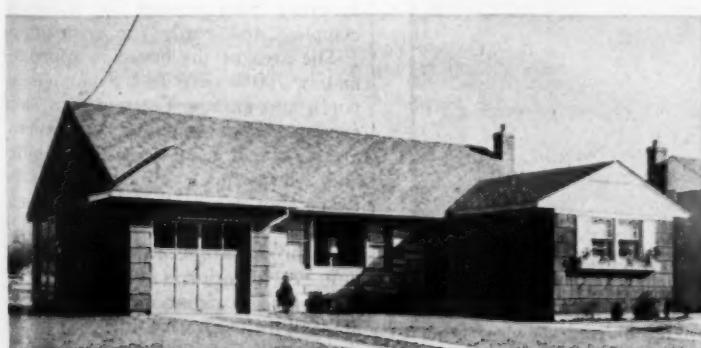


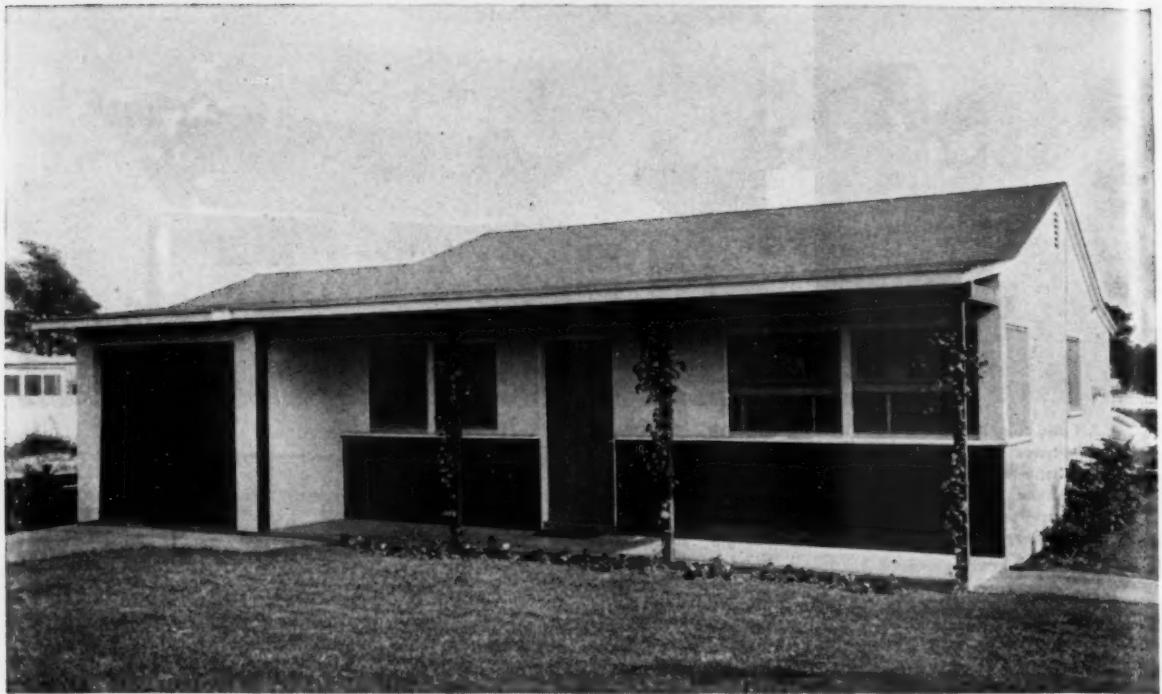
Heating is provided by an oil-fired, forced-air system.

A two-car garage with concrete floor and upward-acting doors is included in the selling price. The houses are equipped with aluminum venetian blinds, have hardwood veneer flush doors, and large mirrors in the bathrooms. They are fully insulated and weather stripped. Prices range from \$14,200 to \$16,500. Buyers are offered the opportunity to purchase adjacent land footage at a nominal price.



PLAN and illustration are of a \$16,500 model whose color scheme is a gray-blend. Gray shake shingles are used on the side, front and rear. Pinkish cast of sandstone adjacent to front door gives key to accent color of coral on picture window, front door shutters, scallop on flowerbox.

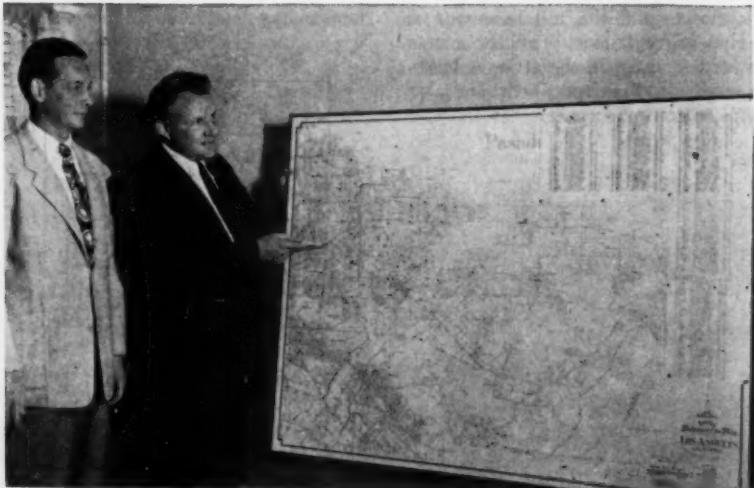




CONTRASTING tones of white stucco and redwood siding lend character to exterior of economy house

## Building for less than \$7 a square foot

Three separate builders collaborate to build houses considered to be among the best buys in the Los Angeles area



V. G. RICE (left) with William Fredericks (right) looking at map showing location of 300 completed homes. To right of map is list of buyers

THE age-old question "Which came first—the chicken or the egg" might be paraphrased in considering the success of All Weather Enterprises, El Monte, Calif., as "Is the exceptional value they offer responsible for their volume—or is their volume responsible for their ability to offer exceptional value.

During the past two years this company has built more than 300 homes on the individual lots of the owners. Only one floor plan, with two elevations is used. The selling price of the home is \$4595, built on a level lot, with \$295 additional for a one-car garage. This does not include sewer connection, walks or driveways, but in every other respect the house is complete and ready for occupancy.

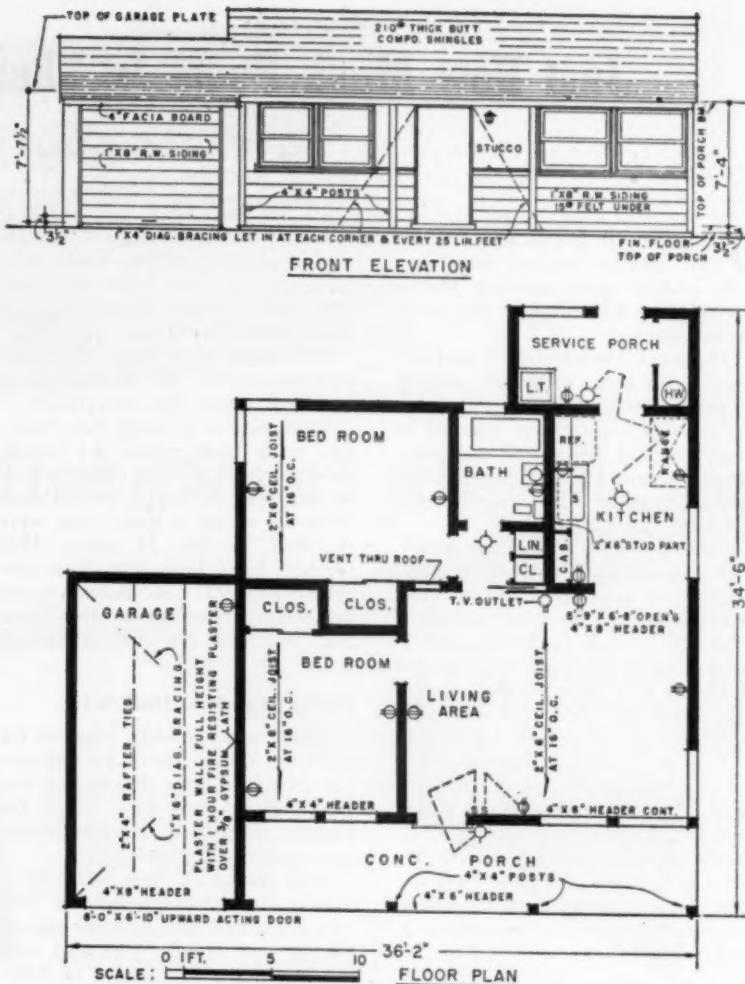
The area of the house is approximately 700 square feet exclusive of porch and garage. Conventional slab construction is employed. All rooms are plastered. Color is used in living and bedrooms. Finished floors throughout are asphalt tile. Kitchen counters are plastic. Walls over tub in bathroom are Coralite, an aluminum tile. Exterior is stucco with redwood used on front wall up to window sill for decorative purposes. Roof is covered with asphalt shingles.

This house is considered one of the best values in the Los Angeles area. No doubt the unusual setup of the organization has much to do with the firm's ability to deliver such value. The All Weather Enterprises handles the selling and financing for three contractors who do the building of the homes. They are B. & H. Construction Co., Pasadena; William H. Schmidt, Altadena, and William B. Mountjoy of Monrovia.

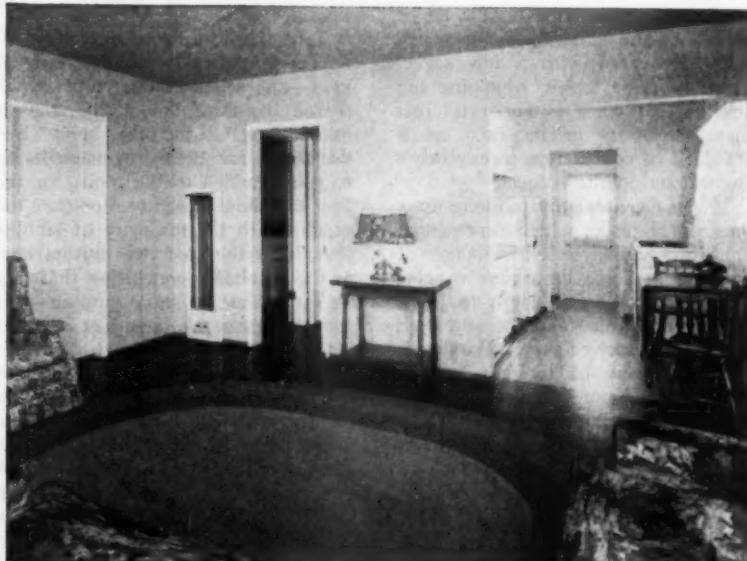
V. J. Rice, who heads the B. & H. Construction Co., while basically a builder, is also owner of the All Weather Enterprises. It was while he was associated with a large lumber company in Los Angeles that he realized that selling and financing homes is an entirely separate function from building. Handling that work, he believes, cuts down the time the builder can spend on construction work.

In the organization which Rice set up, the All Weather Enterprises has a manager, an assistant and a sales staff. These people take orders, arrange financing and get the deals ready for contracts to be signed by owners and builder. This procedure frees the builders and enables them to concentrate on the business they know best. It enables them to plan for capacity production—to keep their crews busy with no lapses between jobs; it enables them to get better figures from subs and better prices on materials through volume buying.

By confining their efforts to one floor plan the workmen become accustomed to the method and require little supervision. Prefabrication, pre-cutting or pre-assembly have not been used. Each contractor is free to operate in the manner to which he is best suited. The only fixed requirement is that the finished product must be equal in quality and workmanship to the model home which is the basis of all sales.



TYPICAL first floor plan of house showing compact room arrangement. Elevation above



VIEW in living room looking toward combination kitchen and dining area

#### BRANDED PRODUCTS USED

- Kentile asphalt floors
- American Standard fixtures
- Coralite walls in bathroom
- Pabco asphalt roofing
- Schlage locks
- Old Colony paints
- Ryloc screens
- Panelray heater
- Censeweld counter tops

# Just How Much Room Is There for Gloom?

By R. E. Saberson

**D**ESPITE all doubts and fears it now appears we are threatened with another good building year—perhaps one of the three or four largest in history.

The word "threatened" is used advisedly. We didn't make 1951 what it is. It made itself. Actually it has been the more or less common practice in many parts of the country to insist, by all that was good and holy, that it was going to be a bad year for the industry.

As these lines are penned it hasn't turned out that way although one encounters a pessimistic attitude far more frequently than the optimistic approach. It still is difficult for a great many in the industry to believe that there is much good that can be said about the well known 12-month period.

As a matter of fact, you can make out a pretty good case to support such a contention if you pick out certain areas where all records were broken month after month for the past two or three years and compare them with the more normal procedure that now exists in the industry as a whole.

## Peak Periods No Barometer

But you'll have to watch your step when you are making such selections. And you'll have to be careful, too, with your years or months. Otherwise you'll find that the 1951 figures really add up to a whale of a lot of business. The situation is only bad when compared with a few segregated spots or a few whopping big months that were so abnormal that they should never be used as a standard of comparison in anybody's cogitations on the subject.

If you fix your gaze too long upon these lofty peaks which represented unhealthy highs, you are in danger of arriving at some erroneous conclusions. It may be all right to hitch your wagon to a star or to aim high and all that sort of thing. Trouble is your star may be too far beyond reach or your aim inaccurate because of the distances involved.

It is never a popular theme to warn anybody that this may be the time to plant his feet a bit more firmly on the good earth. We know that much from experience. On the other hand, isn't this realistic attitude more greatly to be desired?

In our efforts to make a true appraisal of the situation, shouldn't we take a broader view of the whole picture rather than isolated cases or short periods of time?

Here is what we mean. In a current issue of the Wall Street Journal we came across this paragraph:

"The number of fairly new homes has never been greater, of course. New starts from 1947 through May of this year, inclusive, totaled over 4,646,000 which is more than were recorded in the 13 years 1928 through 1940. Last year alone saw nearly 1,400,000 new homes (or individual apartments) started—more than the total for 1935, 1936 and 1937."

## Starts High First Half '51

All of which merely provides the doubting Thomas with an opportunity to point out the obvious fact that "the past is past—what is of far greater importance is the present and especially the future."

Well and good. Now let's take a look at the first five months of 1951 where we find that builders started 444,500 new houses, compared with 561,400 in the like period of 1950. Remember we are using the all-time peak year as our standard of measurement. Most of us can recall plenty of "good building years" when the total for the first five months of '51 would have been considered entirely satisfactory for the entire year.

True there has been a drop off in the middle months of the current year—an unseasonable dip which scared the daylights out of a great many of us. On the other hand when the totals for these two months finally are added to the totals for the first five months and we compare the results with the majority of similar periods in the past, we must arrive at the inevitable conclusion that this isn't the time to start running—unless perchance we have lost all semblance of courage.

We are no prophet. Nor are we the son of a prophet. We know not what the total housing starts for 1951 are going to be. However, we have just finished reading the predictions of two competent authorities, both of whom agree that the Government's estimate of 850,000 will be exceeded.

Using these predictions as a spearhead to penetrate the gloom of a

couple of friends we didn't get to first base. Consensus: "Mebbe so, but if they do build that many who's going to buy 'em. Take a look at Regulation X and you'll understand what we mean."

The same afternoon I met another builder friend hurrying along the street. His arms were full of blueprints and he was grinning from ear to ear.

"What's the score to date?" I asked.

"Just finished 46 in Subdivision A and we're starting 40 in Subdivision B today," was his cheerful reply.

"Yeh, I know," was my comeback. "But how are they selling?"

"Forty-five of the forty-six are now sold. I'm betting we'll sell the forty-sixth this week," he answered. "Besides we're already getting some nibbles on the forty we are just starting. In addition, we're building sixteen 'strays' here and there around town."

An isolated case? Perhaps. At least as to size in this particular city. On the other hand, we had visited another project in an adjoining city the Sunday before where we inspected the first twenty of a sixty-nine house project and found more than half of the completed houses had been sold during the day.

Then, of course, when you look down upon these two areas from an airliner you see countless new houses tucked in between older houses. You don't have to look only in the new subdivisions to find home building going on.

## Decline Not a Recession

Now there isn't any question but what the bloom on the boom of '50 is off. The whole point is that the amount of the decline (up to the time this is written) doesn't add up to a depression or even a recession—even though the dip is too often construed as far more dangerous than it is. Naturally there is plenty of time for the situation to change before this dissertation appears in print. That, of course, remains to be seen.

It may not even be out of line to venture the assertion that a bit of a drop off in house building may have its various virtues. Last year at this time the demand for building materials was so prodigious that black or

(Continued on page 170)



get back of the door to get the facts!

**7-POINT BONUS  
IN EVERY  
OVERHEAD TYPE DOOR**

Back of every Ro-Way  
Overhead Type garage door is  
a *7-Point Bonus* of extra value.  
And you get it *without extra  
cost!* But you have to get  
back of the door to get the facts  
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Parkerized and painted after fabrication
- Individually Power-Metered springs—made by Rowe
- Ball bearing track rollers—made by Rowe
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See your classified telephone directory  
for nearest Ro-Way distributor.



# WHY

ARCHITECTS  
CONTRACTORS  
AND BUILDERS  
EVERYWHERE

**No. D-82**  
**Recessed Entrance**  
**Door**

The recessed front entrance

It is designed  
with the newest  
**BEVEL EDGE!**

It's  
INT  
plas



It is accepted by U.S.  
Dept. of Commerce  
Bureau of Standards



For the best in wall tile, be sure to specify  
Pittsburgh INTERLOCK Plastic Wall Tile.

INTER  
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INTER  
selling

JONES & BRO  
439 Sixth Avenue, Pittsburgh

Write today for details

JONES & B  
439 Sixth Ave., Pittsburgh 19, Pa.  
Please send more "INTERLOCK" information.

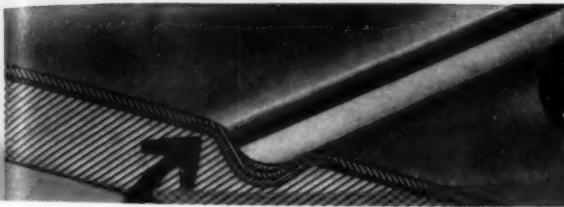
Name \_\_\_\_\_  Jobber  
Address \_\_\_\_\_  Dealer  
City \_\_\_\_\_ State \_\_\_\_\_  Contractor

PAC  
MISS

A cross section of 1x2 several feet long is nailed across the lower end of the upright to keep it from tipping sideways. The end of the upright is cut off at a 45 degree angle.—Arthur N. Nelson, Kansas City, Mo.

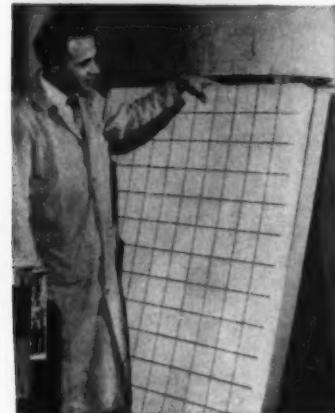
AMERICAN BUILDER

# AGES SSING



## EXCLUSIVE PATENTED BARCLAY PROCESS "590"

BARCLAY's exclusive patented process (U.S. Pat. 2311590) provides all the *extras* engineered to make BARCLAY Plasticoated Panels stand-out in service for decades. Superfine process "590"—permanently treated durable paneling is *extra* tough, *extra* long-wearing. Only BARCLAY offers *extras* to insure long-term



## BARCLAY ISTS NO MORE

sq. ft. of BARCLAY Paneling stands at the top of the industry. BARCLAY devotes all its time and energy to making the very best wall and ceiling panels that compare BARCLAY quality that of any other pre-decorated panel. We invite you to recommend the best in economy—and for your satisfaction, too.

DUCTION: BARCLAY Paneling is sanitary . . . a morale builder! Inquire about particular projects.

BARCLAY Paneling is designed and manufactured to meet requirements of:

Defense, Corps of Engineers U.S. Army, U.S. Air Force, Bureau of Yards & Docks, Coast Guard, G.S.A., Department of the Interior and other government agencies dealing with new construction and remodeling. BARCLAY is accepted by private lending agencies.

Plasti  
**385 GERARD AVENUE, NEW YORK 51, N. Y.**  
IN CANADA: made under exclusive license by  
**PRIMCO, Ltd., HULL, QUEBEC**



# WHY |

ARCHITECTS  
CONTRACTORS  
AND BUILDERS  
EVERWHERE  
ARE CHOOSING



It is designed  
with the newest  
**BEVEL EDGE!**



It's the only patented  
**INTERLOCKING**  
plastic wall tile!

U.S. Pat. No. 2323417  
Other Patents Pending



It has been tested  
and recommended by  
**Good Housekeeping!**

It is accepted by U.S.  
Dept. of Commerce  
Bureau of Standards



For the best in wall tile, be sure to specify  
Pittsburgh INTERLOCK Plastic Wall Tile.

JONES & BROWN Inc.

439 Sixth Avenue, Pittsburgh 19, Pa.

Write today for details

JONES & BROWN, INC., Dept. KS  
439 Sixth Ave., Pittsburgh 19, Pa.  
Please send more "INTERLOCK" information.

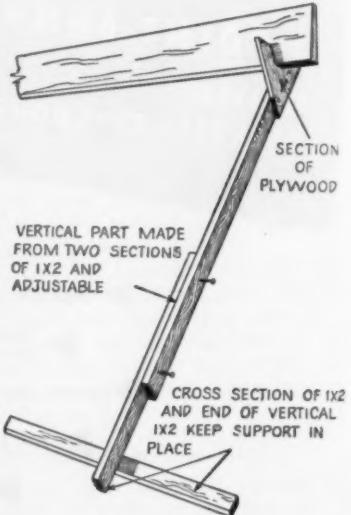
Name \_\_\_\_\_  Jobber  
Address \_\_\_\_\_  Dealer  
City \_\_\_\_\_ State \_\_\_\_\_  Contractor

## No. D-82 Recessed Entrance Door

The recessed front entrance shown on opposite page can be used on either a one or a two story house. This type entrance can be a distinct architectural asset to any exterior treatment, but is particularly valuable when applied to a traditional design or one story ranch house.

The vertical paneled door is flanked on either side by full length sidelights. Mullions and jambs are of the narrow type, cut from solid stock to obtain added rigidity. Sidewalls and ceiling of recess are finished in vertical 1x6 boards with V-cut joint. A moulded casing with bold profiles forms the frame between entrance and the flush wood boarding of wall surfacing.

Brick floor in entrance forms a pleasing color contrast to the painted surface of walls and ceiling of entrance. Brick floor in front of door is recessed to receive foot mat.



### How to Support Siding on a One Man Job

When it is necessary for one man to apply siding or long sections of moulding alone, a support for use on one end may be made.

Use a small section of plywood for the top end as shown in sketch, and two sections of 1x2 for the verticals. A cross section of 1x2 several feet long is nailed across the lower end of the upright to keep it from tipping sideways. The end of the upright is cut off at a 45 degree angle.—Arthur N. Nelson, Kansas City, Mo.



**THE FINISH HERE IS TOUGHEST OF ALL**

1

### EXCLUSIVE PATENTED BARCLAY PROCESS "590"

BARCLAY's exclusive patented process (U.S. Pat. 2311590) provides all the *extras* engineered to make BARCLAY Plasticoated Panels stand-out in service for decades. Superfinished by exclusive process "590"—permanently fused to a specially treated durable base—BARCLAY Paneling is *extra* tough, *extra* washable, *extra* long-wearing. Only BARCLAY gives all these *extras* to insure long-term *extra* satisfaction.

### 14 INSPECTIONS FOR EVERY BARCLAY PANEL

BARCLAY's 14-point inspection system backs up your BARCLAY recommendation. It safeguards the future while BARCLAY Paneling is in service on walls and ceilings. It eliminates finish-failure—the germ that breeds annoyance and dissatisfaction. You can be sure with BARCLAY. Recommend BARCLAY and you name the brand that is *rugged* in service—*easiest* to maintain.

2



3

### REMEMBER—BARCLAY QUALITY COSTS NO MORE

With 125,000,000 sq. ft. of BARCLAY Paneling in service—BARCLAY stands at the top of its industry. BARCLAY devotes all its time and effort exclusively to making the very best pre-decorated wall and ceiling panels that can be made. Compare BARCLAY *quality* that costs no more, with any other pre-decorated panels. Then decide to recommend the best value for long-term economy—and for your own personal satisfaction, too.

Solve Time, Cost and  
Space Problems with

# BARCLAY

plasticoated PANELING

Superfinished by Exclusive Process

385 GERARD AVENUE, NEW YORK 51, N. Y.

IN CANADA: made under exclusive license by  
PRIMCO, Ltd., HULL, QUEBEC



FOR GOVERNMENT CONSTRUCTION: BARCLAY Paneling is sanitary—colorful, cheerful . . . a morale builder! Inquire about special colors for particular projects.

UNIVERSALLY ACCEPTED: BARCLAY Paneling is designed and manufactured to comply with requirements of:

F.H.A., Department of Defense, Corps of Engineers U.S. Army, U.S. Air Force, Bureau of Yards & Docks, Coast Guard, G.S.A., Department of the Interior and other government agencies dealing with new construction and remodeling. BARCLAY is accepted by private lending agencies.

# 3-speed Milwaukee $\frac{1}{2}$ " drill famous for more "MOTOR GUTS"

Powerful Milwaukee HOLE-SHOOTER combines straight and right-angle drilling...wonderful!

Used by Building Contractors everywhere! SHOOTER... America's only 3-speed R strated its unmatched time-saving performance. powerful drill built, of its size and 9 lb. equipped for extra-long service life.

You'll be amazed at its versatility — unusual speeds for drilling in wood, metal, masonry, bits up to 3" ... also carbide-tipped drills.



Head swivels full  
360°. Locks in any  
position.  
S-412 Drill with "2-speed  
Right-Angle Drive" \$69.00



3 flats specially machined on shanks of these bits to fit Jacobs 3-jaw chuck.

Other bits on  
left. We can supply  
bits up to 3".

**Complete S-412 Kit**  
1 — S-412  $\frac{1}{2}$ " Drill  
2 — \*Two-speed  
3 — 3 special bits  
4 — Special wrench

**Complete S-**

KIT. \$87.50

Call your distributor today, or  
write us and give his name.

**MILWAUKEE ELECTRIC TOOL CORP.**

Makers of portable electric drills, saws,  
hammers, grinders, sanders, and accessories.  
5356 W. STATE STREET • MILWAUKEE 8, WIS.

No. G-23  
**Wrapping Counter**

It has been the general practice

PAC  
MISS



To join two pieces of lumber together without using a mitre box, place the pieces together as shown in sketch and saw them at any angle.— Myron J. Miller, So. Williamsport, Pa.

# AGES SSING

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5527 WHITE BUILDING • SEATTLE 1, WASHINGTON

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SEPTEMBER, 1951

143

# 3-speed Milwaukee $\frac{1}{2}$ " drill famous for more "MOTOR GUTS"

Powerful Milwaukee HOLE-SHOOTER combines straight and right-angle drilling... wonder-tool for close quarters

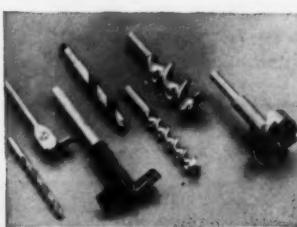
Used by Building Contractors everywhere, this Milwaukee  $\frac{1}{2}$ " HOLE-SHOOTER... America's only 3-speed Right-Angle drill... has demonstrated its unmatched time-saving performance on thousands of jobs. Most powerful drill built, of its size and 9 lb. weight. Ball and roller-bearing equipped for extra-long service life.

You'll be amazed at its versatility — unit-built for quick change to suitable speeds for drilling in wood, metal, masonry, concrete, tile. Uses wood bits up to 3" ... also carbide-tipped drills.



Head swivels full  
360°. Locks in any  
position.  
S-412 Drill with "2-speed  
Right-Angle Drive"..... \$69.00

For straight drilling, S-412  $\frac{1}{2}$ "  
HOLE-SHOOTER (above) has a  
chuck speed of 450 R.P.M. With  
the 2-speed "Right-Angle Drive"  
attachment, speeds are 300 R.P.M.  
or 675 R.P.M.



3 flats specially machined on shanks of  
these bits to fit Jacobs 3-jaw chuck.

Call your distributor today, or  
write us and give his name.

**MILWAUKEE ELECTRIC TOOL CORP.**

Makers of portable electric drills, saws,  
hammers, grinders, sanders, and accessories.

5356 W. STATE STREET • MILWAUKEE 8, WIS.



## Complete S-412

KIT.. \$87.00

\*Pat. Pending

## No. G-23 Wrapping Counter

It has been the general practice in most retail stores to make the wrapping and cashier counter as unimpressive and non-commercial appearing as possible. The design of the wrapping and cash counter illustrated is intended to provide a unit, functional in use, and yet one which avoids the standard appearance of the "payment counter."

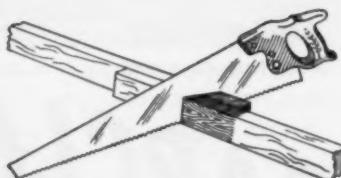
This counter incorporates requirements that are standard in most specialty shops—an area for merchandise, wrapping, cashier's station, and storage for wrapping materials.

A ledge of ebonized wood with a black Formica top is provided at chest level to conceal most of the handling operations, and still provide a place for cash and merchandise. This ledge is supported by wood brackets spaced widely apart. Filler panels of plastic allow transmission of light on the work operations, yet conceal them from the customer's view.

The work counter is protected with a surface of white Formica which, in addition to its durability, provides the least eye strain.

The case is constructed of walnut plywood finished in a bleached cinnamon tone, which is effectively contrasted by black legs and ledge and the white plastic apron. At the end of the case a copper-lined flower box is recessed into the top of the counter. These copper pans are filled with dark green tropical plants.

The tropical plants, together with the unusual application of plastic and walnut when applied to a wrapping counter, reduce the effect of a credit counter type of unit to a minimum and afford an unusual setting for one of the less aesthetic phases of shopping.



## Sawing Without Mitre Box

To join two pieces of lumber together without using a mitre box, place the pieces together as shown in sketch and saw them at any angle.—Myron J. Miller, So. Williamsport, Pa.

# WANTED



**DESCRIPTION** . . . This man may be operating as a retail lumber dealer, distributor or residential builder. When last seen, he was not taking advantage of the profit opportunity in handling pre-stained cedar shakes, the fastest growing residential wall material on the market. Likely to be found in one of the areas where this quality product is not yet distributed.

**REWARD** . . . Amount of the reward awaiting this man is virtually unlimited. When discovered, he will be provided with an opportunity to reap the benefits of terrific consumer demand for pre-stained cedar shakes . . . for remodeling and new

construction. National advertising in Saturday Evening Post, Better Homes and Gardens, American Home and other publications has developed areas where there is no distributor or dealer competition for this top notch product.



**ARE YOU THIS MAN?** If you are retailing, distributing or building with residential materials—and do not enjoy the profits from handling pre-stained cedar shakes, write for complete information today! Address this Association for a prompt reply.



**STAINED SHINGLE & SHAKE ASSOCIATION**  
5527 WHITE BUILDING • SEATTLE 1, WASHINGTON



**PAINÉ**  
your  
first  
choice



**"sudden depth" drill bits**

Paine "Sudden Depth" drill bits eject dust automatically, keep holes clean and reduce drilling time. *Now you can place the anchor without cleaning the hole!*

Always make Paine Devices your first choice.

Paine "Sudden Depth" drills, with automatic dust ejectors are furnished in round shank models from  $\frac{1}{4}$ " to 1" sizes inclusive.

THE PAINÉ COMPANY 2959 Carroll Ave., Chicago 12, Ill.

the best craftsmen always take

**PAINÉ'S**

Spring Wing Toggle Bolts

Expansion Anchors

"Sudden Depth" Drills

Wood Screw Anchors

Conduit Clamps

Pipe Hooks and Straps

Hanger Iron, perforated

Expansion Shells

Star Drills

Malleable Shields

Special Hanging and

Fastening Devices

## NEW PRODUCTS

(Continued from page 142)

### PORTABLE DRILL GUN

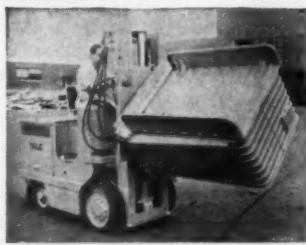
AB95106



A compact, lightweight drill gun that is geared down to a low 450 r.p.m., having a capacity of  $\frac{5}{16}$  in. per minute in steel and  $\frac{1}{4}$  in. per minute in wood, and which weighs only three pounds, is the Desouter Portable Electric Drill Gun which is sold and serviced by Newage International, Inc., Dept. AB, 235 E. 42nd St., New York, 17, N. Y. The tool is designed for use by men drilling steel, brick, glass, wood, or other building material. High strength, lightweight silicon alloy pressure die castings are used in its construction. Its helical gears are made of nickel-chrome molybdenum steel, heat treated. Shaping of the case is designed to fit the hand and create a direct line of thrust, making one-handed drilling a simple operation. The gun has a natural squeeze action switch which can be locked for continuous operation.

### FORK TRUCK CLAMP

AB95121



The Philadelphia Div., Yale & Towne Mfg. Co., Dept. AB., Roosevelt Blvd., Philadelphia, 15, Pa., has perfected a new hydraulically-operated clamp for industrial fork trucks, which enables bales, bins, drums, and other containers to be picked up and transported on the centerline of the truck. A variable clamping pressure permits handling of any type load, both fragile and heavy. Self-centering arms have an inside opening range from 17 inches to 66 inches. Clamp will handle loads up to 6,000 pounds, and can be installed on gasoline or electric trucks.

### NON-FREEZING FAUCET

AB95110



A non-freezing faucet which provides outside running water the year around despite freezing temperatures, is the J-K Non-Freezing Outside Wall Faucet made by the James Knights Co., Dept. AB, Sandwich, Ill. The faucet is operated by the handle turning off a valve inside the house. A notched flange on the faucet permits easy anchoring to frame buildings. Models are currently available of galvanized pipe as well as of all brass and copper construction.

New Products continued page 146

AMERICAN BUILDER

MASSACHUSETTS  
Report No. 5557



# "We haul machines and parts for only 2½¢ a mile!"

—says RALPH FIELD

Field Machinery Co., Cambridge, Mass.



"Ford Trucks, equipped with POWER PILOT, save me money," says Mr. Field. "You can't beat 'em for gas, oil and repair economy."

Field Machinery Company sells and repairs construction machinery. Ralph Field has been in this business for 25 years. He operates two Ford Trucks and recently entered his 1950 F-1 Panel in the big, nationwide Ford Truck Economy Run. Mr. Field reports:

"During the Run, our Ford Truck traveled 5,639 miles, frequently being used on emergency repair work. Yet in spite of a great deal of stop-and-go mileage, I spent only \$125.87 for gas, oil and maintenance, with no repairs. That's a running cost of only 2.23 cents a mile!"

Like others who rely on Ford for low running costs, you'll like money-saving Ford Dealer service. For more facts on the trucks that last longer and save money every mile—mail coupon below.



This 6½-ft. Ford Pickup for '51 is also a great favorite with contractors. Body has sturdy wood floor. Low 2-ft. loading height. Steering column gearshift. Cab rear window 3½ -ft.

wide, provides 50% more visibility. Two fine cabs, the 5-STAR and, at added cost, the 5-STAR EXTRA give greater driving ease and efficiency. Choice of V-8 or 6-cylinder engine.

Availability of equipment, accessories and trim as illustrated is dependent on material supply conditions.

## POWER PILOT HELPS CONSTRUCTION MEN HOLD DOWN HAULING COSTS



The Ford Truck Power Pilot is a simpler, fully-proven way of getting the most power from the least gas. It is designed to synchronize firing twice as accurately.

You can use regular gas . . . you get no-knock performance. Only Ford in the low-price field gives you Power Pilot Economy.

## FORD TRUCKING COSTS LESS because FORD TRUCKS LAST LONGER!

Using latest registration data on 7,318,000 trucks, life insurance experts prove Ford Trucks last longer!  
SEE "FORD FESTIVAL" STARRING JAMES MELTON ON NBC-TV

### MAIL THIS COUPON TODAY!

FORD Division of FORD MOTOR COMPANY  
3269 Schaefer Rd., Dearborn, Mich.

Send me without charge or obligation, detailed specifications on Ford Trucks for 1951.

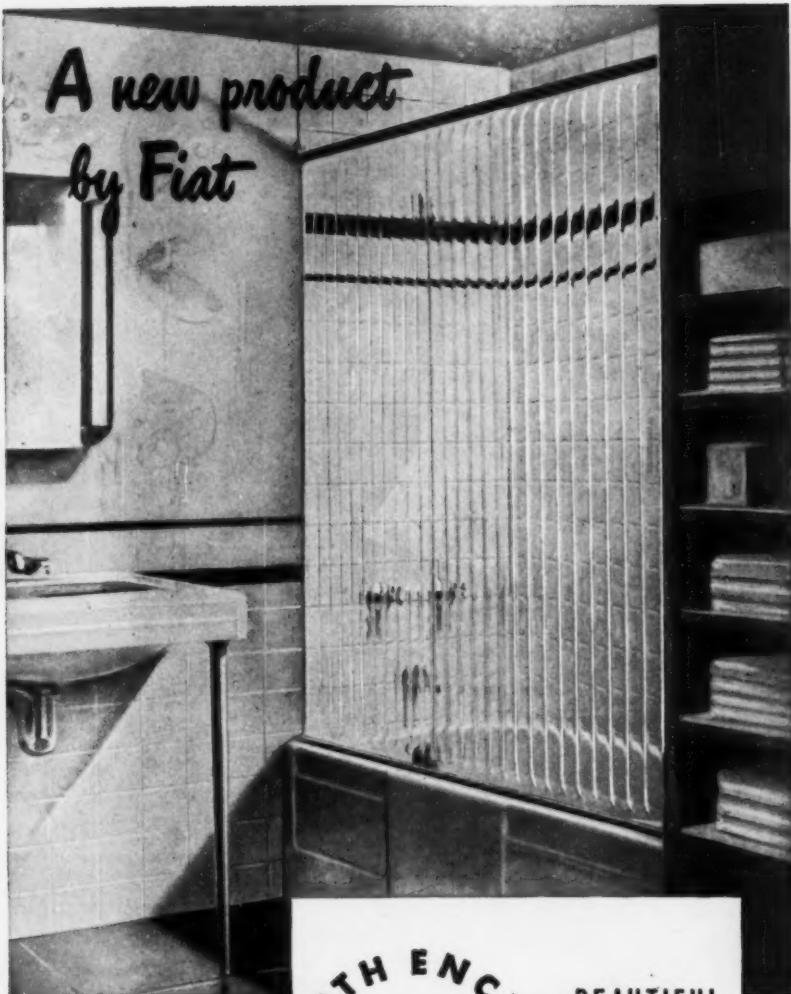
Full Line       Heavy Duty Models        
 Light Models       Extra Heavy Duty Models     

Name \_\_\_\_\_ (Please print plainly)

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

Check here if student



**FIAT**

An entirely new concept in bath enclosures. Rigid sliding panels of Plexiglas in beautiful transparent pastel colors of crystal clarity: Pink, Gold and Crystal Clear.

Can be installed at a cost much less than a glass panel enclosure.

Plexiglas is shatterproof, withstands heat, resists water and has strength far beyond requirements present in the home bathroom.

Simple to install: (1) Cement track to rim of tub, (2) rest panels in track and adjust top rod in position, (3) fasten end plates of top rod and the job is finished. Made to fit a regular 5 foot recessed tub.

Available from your plumbing contractor. Write for bulletin showing the Cascade Bath Enclosure in actual colors.

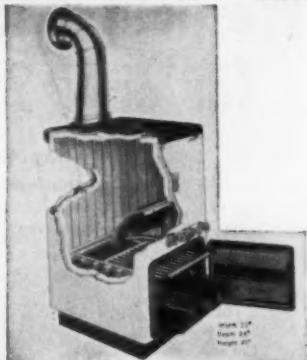
**FIAT METAL MANUFACTURING COMPANY • Three Complete Plants**  
(Chicago area plant) Franklin Park, Illinois • Long Island City 1, New York  
Los Angeles 33, Calif. • In Canada: Porcelain and Metal Products, Ltd., Orillia, Ontario

## NEW PRODUCTS

(Continued from page 144)

### GAS-FIRED INCINERATOR

AB95117



Recently announced is the Model M1 gas-fired incinerator for garbage and rubbish disposal made by Brule Incinerator Corp., Dept. AB, 407 S. Dearborn St., Chicago, 5, Ill. The Brule incinerator unit has two burners and is refractory lined throughout. For incinerating small charges deposited several times a day, gas consumption may be regulated for service required. It has a continuous pilot burner and automatically shuts off if pilot light goes out for any reason. A time clock controls the main burner and shuts off gas at expiration of time setting. The unit operates smokeless, odorless, sootless and free from fly ash. The brick-lining, air-cooled sides and base, and use of insulation eliminate hazard of fire.

### OIL HEATER

AB95115

The "Thrift-Pilot" model AO-70 is an addition to the Scotsman oil heater line of the American Gas Machine Co., Dept. AB, Albert Lea, Minn. This model is equipped with two "Thrift-Pilot" burners and two Square Heat chambers. The consumer can use one or both burners as outside temperature requires. The burner can be turned down to pilot stage where it burns only one quart of oil in 12 hours. Another feature is its modern furniture styling, two-tone baked-on enamel finish, and heat economizer that travels the heat further and reduces chimney loss. Its B.T.U. output is 70,000 per hour.

### FORK TRUCK

AB95114



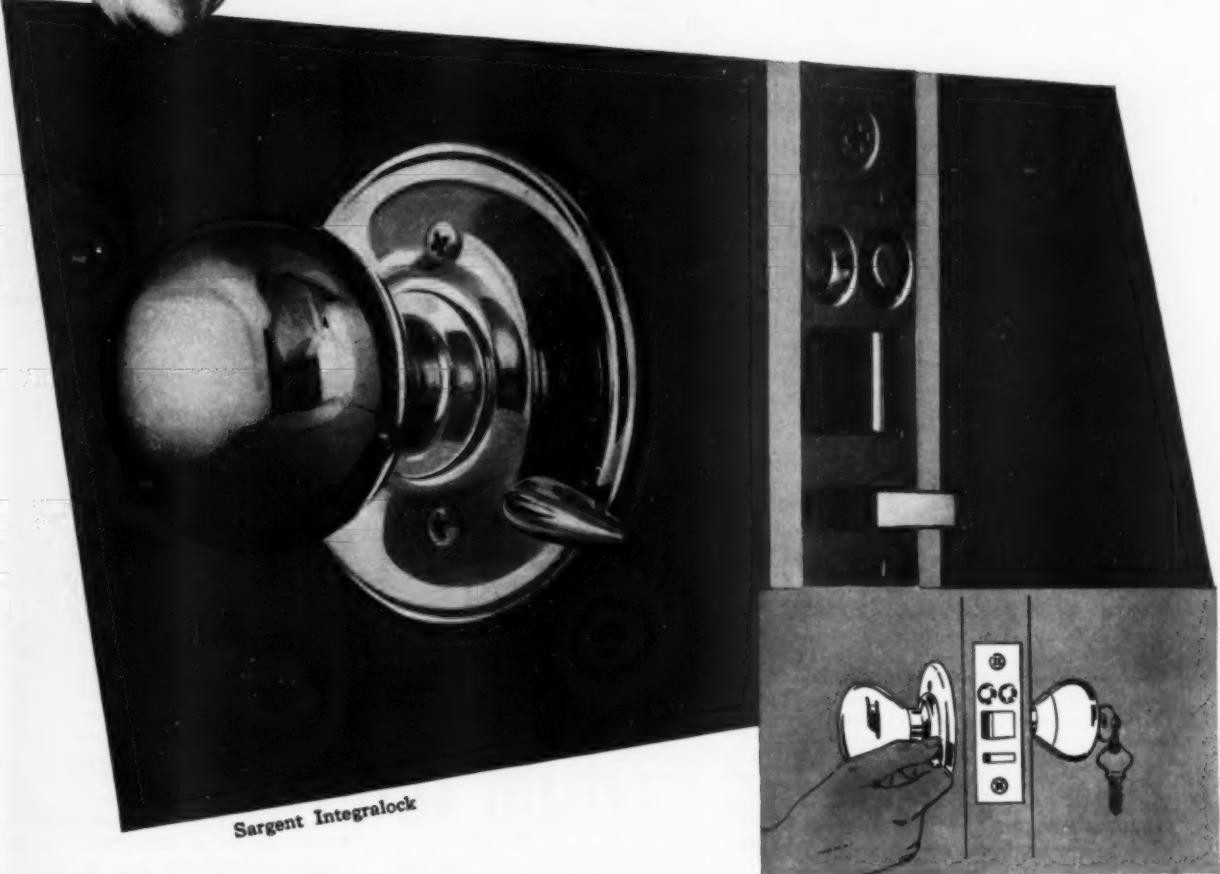
"Yardslift-150" is a 15,000-pound fork truck addition to the truck line of Clark Equipment Co., Industrial Truck Div., Dept. AB, Battle Creek, Mich. The unit is pneumatic-tired and is suitable for use in lumber mill yards, storage yards and mills, yards of waste material dealers and in large building supply yards for heavy moving, rigging and construction operations. In spite of its size, the unit is easily steered and handled. Its 22-inch hand wheel operates the hydraulic power steering control. The truck is compactly designed for minimum turning radius.

New Products continued page 148

AMERICAN BUILDER



"My customers get  
extra beauty, extra protection"



Sargent Integrallock

- Homeowners like the added security that comes with the turn of a deadbolt. They also want key-in-knob action and styling for today.

Give them both — maximum beauty and maximum protection — in a popularly priced

model of the famous Sargent Integrallock, the superior lock with a sealed case that is quickly installed in a small mortise.

Builders everywhere tell us they are installing Integrallocks because of these values.

*Ask your hardware dealer or write  
us for full information. Dept. 5J.*

A better lock by —

**SARGENT**

*Builders Hardware and Fine Tools since 1864*

New York

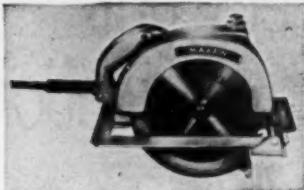
NEW HAVEN, CONN.

Chicago

## NEW PRODUCTS

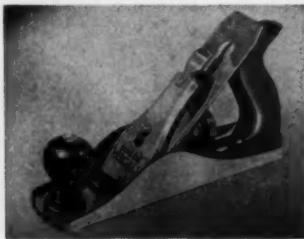
(Continued from page 146)

### POWER SAW



A compact, precision-engineered 8-inch power saw is the Maxaw built by Fred W. Wappat Division, Dept. AB, Mayville, N. Y. The saw is designed to provide added utility and extra capacity for every cut which results in faster cutting and effortless operation. It cuts 2½-inch on a square and at 45 degrees it cuts through lumber 2½-inch-thick. Unit and handle weigh only four pounds. Its frame is of aluminum alloy and motor is AC-DC 115-120 volt. Safety guard is of telescopic type with quick return. Standard equipment includes 8-inch combination blade, wrench and rip fence guide.

### BUILDING PLANE



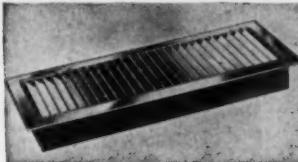
The "Golden Cutter" line of Hercules planes has been announced by Sargent & Co., Dept. AB, New Haven, Conn. A feature of the planes is a special high quality blade of vanadium tool steel, finished in gold to give the new line its name. There are four models in the Hercules line, ranging from a seven-inch block plane to a jack plane that is fourteen inches long.

### NAILING MACHINE



A portable automatic nailing machine that drives a 16-gauge ½-inch staple into hard or soft wood with one blow of the fist or rubber mallet is the Spotnailer Model AHE, manufactured by Spotnails, Inc., Dept. AB, 1218 Sherman Ave., Evanston, Ill. Easy loading magazine of large capacity, positive feeding and driving mechanism, lightweight and durable plastic frame are features of the new machine. Heavy staples have divergent points for greater holding power, and may be driven through two or more pieces of material to hold against a steel plate. Staples are either coated or uncoated, and the machine drives them either flush or countersunk.

### AIR CONTROL PERIMETER AB95107



A new unit in the house heating field is the Air Control Perimeter Diffuser, a long and narrow register with adjustable fins that put warm air where it is needed. It gives a flat pattern of air that completely blankets picture windows and cold outside walls, preventing drafts in the room. Vanes can be adjusted on the job for any desired air pattern. Heavy-gauge and built to take hard usage, it is available in oak or metalaescent finishes in sizes of 4x10, 4x12, 4x14, and 2½x14 inches. There is an adjustable damper for balancing the heating system. It is made by Air Control Products, Inc., Dept. AB, Coopersville, Mich.

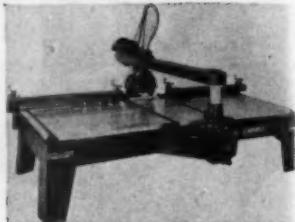
### KITCHEN "PACKAGE"



A kitchen complete with oven in only 48 inches when combined with any 21-inch apartment range also includes a four-cubic-foot refrigerator topped with a one-piece porcelain 14-inch sink-back splash-drainboard. The kitchen "package" was designed for use in apartments, hotels, motels, resort cabins, offices and other locations where there is need for a kitchen but a space or dollar limitation. The kitchen unit is made by General Air Conditioning Corp., Dept. AB, 4542 E. Dunham St., Los Angeles, 23, Calif. Unit combines refrigerator, large storage drawer, 12x16-inch sink, drainboard and a three-burner gas range.

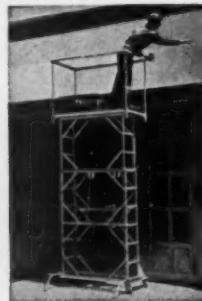
### POWER SAW AB95102

### POWER SAW AB95102



A power saw designed for fast, accurate mass production cutting of panels has been developed by Consolidated Machinery & Supply Co., Ltd., Dept. AB, 2031 Santa Fe Ave., Los Angeles, Calif. The unit is called the Comet Automatic Panel Cutter and cross cuts panel material up to 2 inches thick and 48 inches wide as well as rip material of any length. The saw is powered by a 5 H.P. 3-phase, 440-volt motor which is totally enclosed and fan-cooled. Feed for cross-cut is powered by a ½-H.P. reversible motor and rip-feed rolls are powered by ½-H.P. gear head motor. Cross-cut rate of feed is about 50 feet per minute and rip feed about 40 feet per minute. Machine is mounted on structural steel frame.

### SERVICE PLATFORM AB95105



A marquee servicer designed for overhead maintenance work on walls or ceiling, such as painting and cleaning, built to reach a height of 22 feet is announced by Atlas Industrial Corp., Dept. AB, 849 Thirty Ninth St., Brooklyn, 32, N. Y. The unit comes in one piece with no erection required. It is safe, sturdy, and dependable, easily rolled and raised. It makes a compact unit small enough to pass through ordinary doorways. It is of welded steel construction and has outrigger brace to prevent tilting or rolling.

**USE THIS COUPON FOR MORE INFORMATION  
ON NEW PRODUCTS IN THIS ISSUE  
Save Time—Just Insert Key Numbers and Mail To:  
American Builder, 79 W. Monroe Street, Chicago 3, Illinois**

Name .....

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When you address inquiries direct to manufacturers concerning a new product described here, please mention that you saw it described in American Builder

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# IT'S "EXTRA-BIG MONEY'S WORTH" THAT SELLS **BARRETT\* ROCK WOOL INSULATION**

*Extra* big money's worth in *every* feature!

*Extra* easy to apply, for Barrett\* Rock Wool comes in 8-foot batts, with seamless, vapor-barrier, ceiling-to-floor protection. *Extra* strong fastenings because of its triple-thick nailing flange. *Extra* insulating efficiency because BARRETT Rock Wool is made from carefully selected slags which are tested to assure a cleaner, lighter, more resilient wool.

But *no* extras on the price—for BARRETT Rock Wool is priced right for the average home owner.

SEPTEMBER, 1951

To place yourself in position to offer all these *extra* values, write Barrett today. Your Barrett representative will give you full information, and show you the attractive sales-building and promotion material that is available.



\*Reg. U. S. Pat. Off.

**THE BARRETT DIVISION**  
ALLIED CHEMICAL & DYE CORPORATION  
40 Rector Street, New York 6, N. Y.

205 W. Wacker Drive, Chicago 6, Ill.  
1327 Erie Street, Birmingham 8, Alabama  
36th St. & Gray's Ferry Ave., Philadelphia 46, Pa.

**SCHLAGE®**

THE WORLD'S MOST  
IMITATED LOCK

**SCHLAGE DURABILITY**

**SCHLAGE\***

## Catalogs and HOW-TO-DO-IT INFORMATION

**984—CONCRETE BLOCK MACHINE**—Specifications of the Stearns Zipper concrete block machine are contained in an attractive folder issued by the Stearns Mfg. Co., Inc., Adrian, Mich.



**991—HALF-TRACK**—The Blackhawk half-track unit is described and its uses and specifications listed in an attractive folder issued by the manufacturer, the Arps Corp., Industrial Div., New Holstein, Wis.

**988—RADIAL SAW**—Four-page illustrated folder describing the Delta radial saw which provides fully usable 360-degree radial action has been issued by the Delta Power Tool Div., Rockwell Mfg. Co., 600 E. Vienna St., Milwaukee 1, Wis.



**990—HARDWOOD KITCHENS**—An attractive folder illustrates and describes "Porta-Bilt" custom, hardwood kitchens, the product of Mutschler Brothers Co., Nappanee, Ind. Specifications and uses of all units are included.

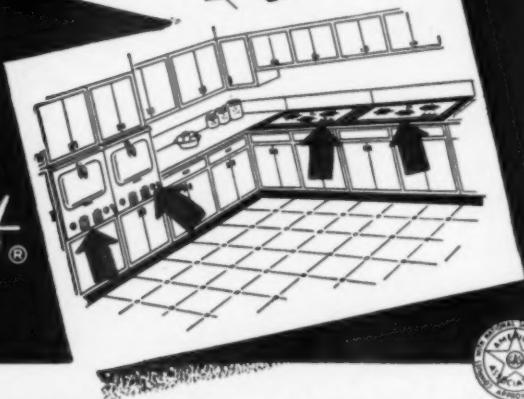
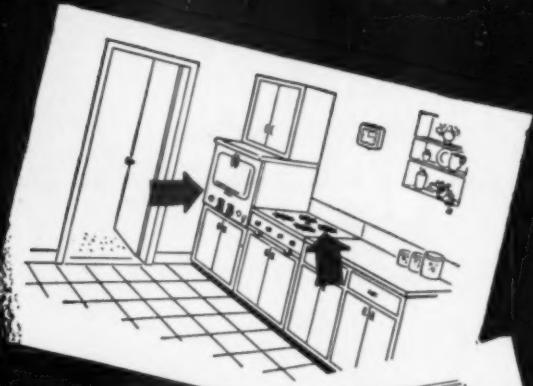
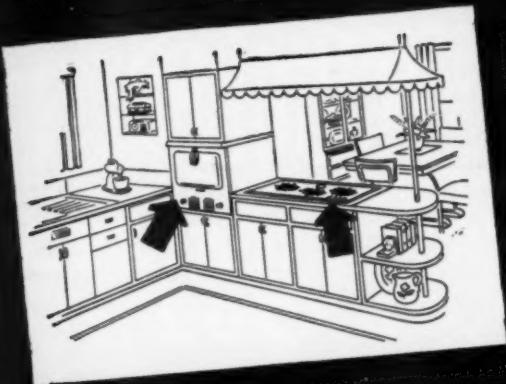
**987—CASEMENT WINDOWS**—“Fenestra Hot-Dip Galvanized Apartment Casement Windows” is the title of a new catalog issued by Detroit Steel Products Co., 3101 Griffin St., Detroit 11, Mich. The catalog describes use of these windows on multi-family dwelling units. Window designs, construction features, hardware and screens are also discussed.



**986—SINK FRAME**—The Hudee Ideal Sink Frame System by which sink top, sink top covering, sink frame and bowl are combined to make a water-tight, self-sealing unit is illustrated and described in a folder issued by Walter W. Selck Co., 223 W. Hubbard St., Chicago, Ill.

*Continued on page 152*

NEW GAS BUILT-IN



# Chambers

COOKS WITH THE GAS TURNED off®



**"IN-A-WALL"** Oven is heavily insulated—top, bottom, all sides—utilizing retained heat to "cook with the gas turned off." Its huge, family-size capacity accommodates up to 40 lbs. of roast. Beautifully finished in stainless steel, or stainless front with choice of seven beautiful kitchen decorator colors.



**"IN-A-TOP"** 3-Burner Drop-in with plated surface fits into a counter top or sink cabinet by providing opening of 18-1/2" x 33-5/8". Individual drip rings may be removed easily for quick cleaning. Also available with 4 burners.



25 Year Guarantee on burners  
and cast oven bottom

## For EXTRA KITCHEN SPACE...COUNTER-LEVEL COOKING...VERSATILITY IN PLANNING

**NEW CHAMBERS BUILT-INS** make the kitchen as truly distinctive as the home itself. Flexibility never available before in gas cooking equipment permits countless adaptations to individual design requirements. The Chambers IN-A-WALL Oven meets all the exacting safety requirements of the AMERICAN GAS ASSOCIATION. It may be fitted in only 24 inches of space, flush all around with wood or metal cabinets. Top burner units are available, either to drop into counters, or to fit atop base cabinets.

**WAIST-HI COOKING CONVENIENCE**, compact kitchen design, and Chambers World Famous Cooking Performance—that saves food, flavor, time, fuel and labor—these features make a powerful sales impact on today's homemakers. You can't go wrong when you recommend GAS . . . and you're doubly right when you specify Chambers Gas Built-Ins.

*Originator and Master Builder of Insulated Ranges since 1910*

NATIONALLY ADVERTISED House & Garden, House Beautiful, Small Homes Guide, Better Homes, Parents Magazine, Living for Young Homemakers

Send for A.I.A.  
Specification Sheet

NOW!

Chambers Corp.,  
Dept. ABT91, Shelbyville, Ind.

Gentlemen:

Please send me at once A.I.A. Specification Sheet and other material describing the new Chambers Built-In GAS Cooking Units.

I am an () Architect    () Builder-Contractor    () Dealer

NAME \_\_\_\_\_

FIRM NAME \_\_\_\_\_

ADDRESS \_\_\_\_\_

CITY \_\_\_\_\_

ZONE \_\_\_\_\_ STATE \_\_\_\_\_

**Aluminum Alloy\***  
**NAILS**

solve rust stain and streak problems

NO RUST FROM  
ALUMINUM  
ALLOY NAILS

RUST SPOTS  
AND STREAKS FROM  
ORDINARY  
NAILS

NICHOLS  
NEVER-STAIN  
TRADE MARK

RUST PROOF

UNRETouched  
PHOTOS OF  
UNPAINTED SIDING

## ALUMINUM ALLOY NAILS

As advertised in TIME and leading shelter magazines.

- WILL NEVER RUST-STREAK OR STAIN
- NO COUNTERSINKING OR PUTTYING (a \$25 to \$40 saving per house)
- ETCHED FOR CLEANLINESS AND SUPERIOR HOLDING POWER
- FEDERAL SPECIFICATION QQ-A-325, A HIGH STRENGTH ALUMINUM ALLOY RECENTLY DEVELOPED FOR ARCHITECTURAL APPLICATIONS



Packaged in 42 different types and sizes for use in any application where the elimination of rust streaks and stains on finished surfaces (in and outdoors) is desired. Write for prices, samples, and complete descriptive literature.

NICHOLS "Never-Stain" Aluminum Nails MEET ALL FHA REQUIREMENTS



NICHOLS WIRE & ALUMINUM CO.

GENERAL OFFICE • DAVENPORT, IOWA

Branches: Mason City, Iowa • Battle Creek, Mich.  
• South Deerfield, Mass. • Oakland, Calif.  
• Cincinnati, Ohio • Seattle, Wash.

## Catalogs

(Continued from page 150)

989—**HOUSE PLANS**—An attractive booklet describing the P & H Builder plan, entitled "P & H Shows You How to Win on the 1951 Home Front" is available from the Houses Div., of Harnischfeger Corp., 75 Spring St., Port Washington, Wis. The booklet contains illustrations and floor plans of homes.



992—**KITCHENS**—A series of three attractive and illustrated folders describing the Murphy-Cabranette line of kitchen utilities is available from the Dwyer Products Corp., Michigan City, Ind. Utilities to fit the smallest possible kitchen space are featured as well as standard models. Bulletins are numbered 849, 950, and 1149.



994—**ROOFING MATERIAL**—An illustrated folder describing uses and merits of Flexicore concrete slabs that are precast, long-span units for roofs and floors is issued by The Flexicore Co., Inc., P. O. Box 825, Dayton 1, Ohio.

999—**ELECTRIC PLANTS**—Electric plants providing an independent source of electricity for various applications such as sole supply, portable and mobile, marine, and standby are illustrated and described in an attractive 16-page booklet issued by the Kohler Co., Kohler, Wis. Complete specifications for each unit are included.



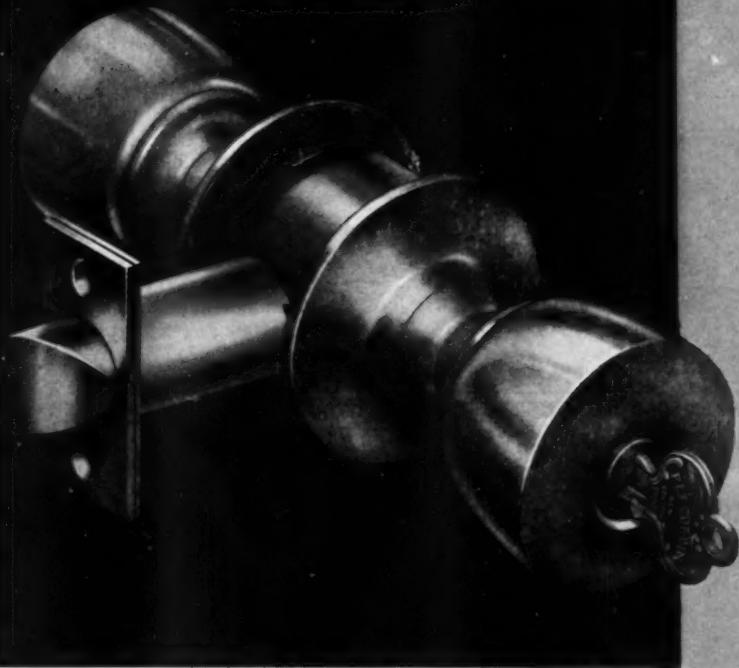
995—**MOTOR GRADERS**—A 16-page booklet entitled "Quality at Work Through The Years With 'Cat' Motor Graders," features the history of research and engineering, testing and job experience and inspection of "Cat" motor graders and is issued by Caterpillar Tractor Co., Peoria 8, Ill.

(Continued on page 154)

Now P. & F. Corbin offers you



## CYLINDRICAL LOCKS



### CORBIN IS FIRST to offer you every major type of lock!

Now every major type of lock — unit locks, mortise locks, tubular locks and cylindrical locks — will be available from one manufacturer: P. & F. Corbin. For the first time, you have complete freedom to select any of these different types of locks for the various parts of a building and yet have all locks master-keyed as needed and harmonious in design.

All four designs of Corbin Cylindrical Locks will be made in the 13 functions most frequently used in schools, hospitals, apartments, office buildings and fine residences.

Complete specifications on the new Corbin Cylindrical Locks are now being mailed to architects, contractors and dealers in all parts of the United States. If you do not receive your copy soon, or if you would like additional copies, please let us know.

P. & F. CORBIN Division  
The American Hardware Corporation, New Britain, Connecticut, U. S. A.

... with all these  
extra-quality  
features you've  
asked for ....

- $\frac{5}{8}$  inch throw!
- The same smooth-working, long-lasting roll-back latch principle as the Corbin Unit Lock!
- Cylinder easily replaced from inside if keys are lost!
- 100% reversible!

### Plus:

- Compact heavy-duty construction throughout.
- Master ring cylinder for greater protection and flexibility.
- No screws in roses or knob shanks.
- Adjustable for doors  $1\frac{3}{8}$  to 2 inches thick.
- Extruded brass 5 pin tumbler standard; 6 pin tumbler for extended master key systems.
- Seamless tubular knob shank with long bearing surface is specially designed for easy knob action and to prevent knobs from becoming wobbly.
- Automatic deadlocks.
- Fast 2-hole installation with same size holes for all functions.

### Designed to please both hand and eye!

- Corbin Cylindrical Locks will be available with Tulip knobs and Round knobs, both in cast brass and wrought brass; Polished Brass Finish.



GOOD BUILDINGS DESERVE GOOD HARDWARE



# Catalogs

(Continued from page 152)

**996—AIR COMPRESSOR—**Bulletin H-850-B73 describes the Blue Brute 160-foot portable air compressor of the Worthington Pump and Machinery Corp., Dunellen, N. J. To obtain a copy write the company direct.



**997—"PULL-PUSH" RULE**—Illustrated folder describing "Pull-Push" rules No. 556 (6-feet) and No. 558 (8-feet) featuring a blade  $\frac{5}{8}$ -inch wide for greater rigidity is issued by Stanley Tools, New Britain, Conn.

**1003—MARBLE WINDOW STOOLS**—An illustrated brochure describing use of marble window stools and their installation has been issued by the Carthage Marble Corp., Carthage, Mo. Details of windows installed in various types of wall construction are shown.



**1004—CERAMIC MOSAIC FLOORS**—An attractive booklet describing and illustrating floors of ceramic mosaic tile and mosaic Granitex tile is issued by The Mosaic Tile Co., Zanesville, Ohio. Ceramic mosaic patterns are shown in natural colors together with full specifications.

**1000—WATER PUMPS**—A booklet describing and illustrating the complete line of Rex pumps together with the specifications of each unit has been issued by Chain Belt Co., 1600 W. Bruce St., Milwaukee 4, Wis. The booklet is designated as Bulletin 51-27.



**998—INTERIOR FINISH**—A full color, eight page booklet, designed as a point-of-sale aid for dealers, illustrates the many ways Insulite interior products can be used. The booklet shows how the products can be used in living rooms, for finishing unused basement and attic space, and for remodeling. Copy is available from the Insulite Div., Minnesota and Ontario Paper Co., 500 Baker Arcade Bldg., Minneapolis 2, Minn.

(Continued on page 156)

## CONNOR LAYTITE MAPLE FIRST AGAIN

Laytite 25/32x2 $\frac{1}{4}$ " Maple as laid in the new Elizabeth Waters Grade School, Fond du Lac, Wisconsin. Laytite is made under Maple Flooring Manufacturers Association specifications and is famous for uniform

quality. Write for prices.

Laytite MFMA Northern Maple, Birch and Oak Flooring, T&G or square edge, in bundles or cartons. Also 3rd grade Maple Flooring 2" and longer.



**CONNOR LUMBER AND LAND COMPANY**  
P. O. BOX 112D • TELEPHONE 3 OR 418 • TELETYPE 26 • MARSHFIELD, WISCONSIN  
CONNOR FOREST PRODUCTS SINCE 1872

# SAVE On the Job TIME and MONEY

## Use SHAKERTOWN SIDEWALLS

to complete more homes faster  
under the most severe conditions



Double-coursed  
Shakertowns are easy  
to apply, provide wide  
range of distinctive  
styling.

**Weather** won't hold up construction—when you use Shakertown Sidewalls. These No. 1 cedar shingles are truly factory finished, require no further staining or painting on the job.

**Weather** often means delay on project homes—and costs mount quickly. Shakertowns are available in quantity. No skilled labor needed—a strip of shiplap for nailing guide is the only "extra" in the way of equipment.

**Weather** demonstrates Shakertowns' inherent advantages. Cedar shingle exteriors have millions of tiny air cells—nature's perfect insulation—to provide homes that are warmer in winter, cooler in summer. Cost less for maintenance and upkeep, too.

**Get the SHAKERTOWN Facts!** If you have an important job coming up, why not find out how Shakertown Sidewalls can save you time and money—increase your profits, too! Write, wire or phone the address below—today.

WEST COAST PLANT AT CHEHALIS, WASHINGTON

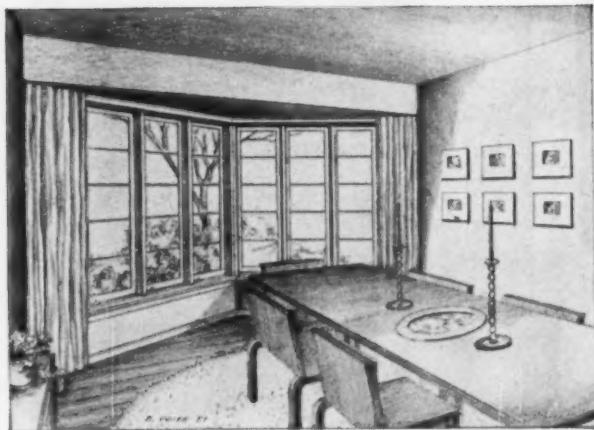
The PERMA  
PRODUCTS Company



5455 BROADWAY AVE. CLEVELAND 27, OHIO

# color

**with wood windows**



Home buyers today are color conscious—and wood windows lend themselves perfectly to this important trend. Beautiful when finished in natural tones, wood windows can easily be painted or enameled because their surface forms a natural bond for paint. Drapery or other window fixtures, too, are easily attached with simple household tools. You give your customers flexibility of decorative choice when you install wood windows. Wood Window Program, 38 South Dearborn Street, Chicago 3, Illinois.



## wood windows

for modern beauty  
and modern performance

## Catalogs

(Continued from page 154)

**1001—FANS**—A booklet describing and illustrating an advanced and versatile line of fans for windows and attics is issued by Huntington Industries, 2368 Prospect St., Memphis, Tenn. Features and advantages of each of the units, together with its specifications and uses are detailed.

**1005—COVE BASE**—A folder describes and illustrates a line of vinyl plastic cove bases in nine colors. The product is manufactured by The Fremont Rubber Co., Fremont, Ohio.

**1006—MERCHANTISING IDEAS**—A tabloid-size, four-page, two-color folder giving information about a window washing time test recently conducted for R O W by an independent research company has been issued by the R O W Sales Co., through its agency, Holden, Clifford, Flint, Inc., 16180 Wyoming Ave., Detroit 21, Mich.

**1007—MERCHANTISING SERVICE**—A complete merchandising service for the retail lumber dealer is described in a booklet issued by National Plan Service, Inc., 1315 W. Congress St., Chicago 7, Ill.

**1008—SANDER-POLISHER**—Attractive folder describing the Dremel Model 2000 Electric sander-polisher is issued by Dremel Mfg. Co., Racine, Wis. Booklet describes how low-cost finish sanding may be obtained through the sander-polisher unit.

**1009—BAR SHADE SCREENS**—How the low-cost KHP tension bar shade screen keeps out sun's rays and admits cooling breezes in the home is described in an illustrated folder issued by the manufacturer, the K.H.P. Milwaukee Steel Co., 4600 W. Mitchell St., Milwaukee 14, Wis.

**1013—WALL FORM CONSTRUCTION**—Symons Clamp & Mfg. Co., 4249 Diversey Ave., Chicago 39, Ill., manufacturer of the Symons forming system, column clamps, safety shores and bar ties, announces the availability of a 34-page catalog on its system of wall-form construction. Illustrations show in detail how the forming system operates. Blueprint illustrations and complete specifications are included. Catalog is designated as booklet F-7.

**1011—CONCRETE AGGREGATE**—Use of Permalite aggregates in concrete as a lightweight insulating roof fill is described and illustrated in an eight-page brochure issued by Great Lakes Carbon Corp., Building Product Sales, 18 E. 48th St., New York 17, N. Y. Also included are various mix designs as well as other technical data.

### SERVICE COUPON—CLIP and MAIL to CHICAGO

Readers Service Department

September, 1951

American Builder

79 W. Monroe St., Chicago 3, Ill.

Please send me additional information on the following product items, or catalogs, listed in this department:

Numbers .....

Name .....

Street .....

City .....

State .....

OCCUPATION\* .....

\*Please note that occupation must be stated if full service is given.

AMERICAN BUILDER



## YOU CAN USE COPPER FOR THESE FLASHING JOBS

A FEW VITAL POINTS WHERE COPPER PROTECTION IS NEEDED . . .

- ① Cap and base flashing for built-up roofing
- ② Thru-wall flashing in parapet walls
- ③ Flashing for chimneys, vent stacks and all other vertical surfaces rising through roof levels
- ④ Roof to side wall flashing
- ⑤ Valley flashing for slate, tile and cement shingle roofs
- ⑥ Door and window head flashing
- ⑦ Expansion joint flashing

You can use copper for most of your flashing jobs. Some of the important uses are listed above.

And Chase Flashing products are still best for any of your jobs. For thru-wall flashing you'll want to investigate the new Chase

thru-wall flashing with an integral cap flashing receiver. It permits easy installation of cap flashing after the base flashing and roof are installed.

Send coupon below for the free new Chase Roofing Products Catalog.

# Chase



## BRASS & COPPER

WATERBURY 20, CONNECTICUT • SUBSIDIARY OF KENNECOTT COPPER CORPORATION

\* The Nation's Headquarters for Brass & Copper

Albany	Cleveland	Kansas City, Mo.	New York	San Francisco
Atlanta	Dallas	Los Angeles	Philadelphia	Seattle
Baltimore	Denver†	Milwaukee	Pittsburgh	Waterbury
Boston	Detroit	Minneapolis	Providence	
Chicago	Houston†	Newark	Rochester	
Cincinnati	Indianapolis	New Orleans	St. Louis	

Kansas City, Mo.  
Los Angeles  
Milwaukee  
Minneapolis  
Newark  
New Orleans

New York  
Philadelphia  
Pittsburgh  
Providence  
Rochester  
St. Louis

San Francisco  
Seattle  
Waterbury

(Sales office only)



No. 2 Chase Roofing Products Catalog gives complete information on copper flashing as well as general data on drainage and installation procedures.

Chase Brass & Copper Co., Dept. AB951  
Waterbury 20, Conn.

Please send me free new Chase Roofing Products Catalog.

Name \_\_\_\_\_

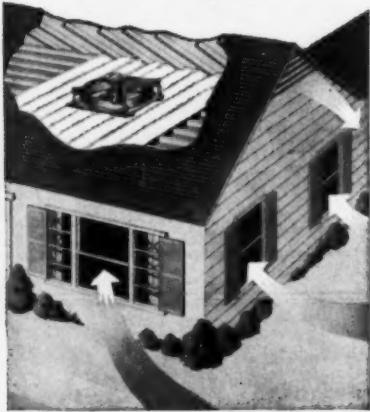
Firm \_\_\_\_\_

Position \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_

# LOW-COST HOME COOLING IS HERE!



**Easily installed attic unit  
gives cool comfort  
in hottest weather**

No investment can give home owners as much comfort and pleasure as a Hunter Attic Fan. This modern convenience is now being used in thousands of houses and apartments throughout the nation. Low in initial cost and with no upkeep expense, the Hunter Attic Fan is practical for homes in all price ranges.

Installation of Hunter's new, compact package fan is simple and inexpensive. Fan, motor, suction box and shutter are all in one unit that requires only a ceiling opening in hallway and 18" clearance in attic. Four models, ranging from 4750 CFM to 9700 CFM, to fit any home size and climate. Quiet, powerful, dependable. Manufactured by Hunter, exclusive fan makers for 65 years.

Mail for  
Booklet

Hunter Fan and Ventilating Company  
381 South Front Street,  
Memphis, Tenn.

Send copy of "How to Cool for Comfort" to:

Name \_\_\_\_\_

Address \_\_\_\_\_

City & State \_\_\_\_\_

**Hunter  
Package  
Attic Fans**



THIS DELUXE HOME was designed to harmonize with the hilly terrain

## Builder Converts Undesirable Terrain into Premium Lots

HOW a tract of land of about five acres of extremely hilly terrain, covered with a veritable jungle of trees and underbrush and ignored by land developers for years, was converted into a desirable site for de luxe homes is the story of a project developed by two Seattle builders.

It began when the builders, Bernhard Dahl and Son, examined the plot and noticed that the view from the top of the hill was superb; that it overlooked Puget Sound in one direction and the Cascade range of mountains in another, with the peaks of Mt. Baker and Mt. Rainier both in view. But the price of the plot was considered high: \$27,500 for a few acres of unimproved scrubby brush.

The builders purchased the land and went to work with heavy earth-moving equipment to clear and level it. It was an enormous task, being necessary to remove, in some places,

as much as 16 feet of earth to produce level and usable lots. The builder put in sewers, water, utilities and paved streets—at a cost of \$60,000 for the 20 lots so obtained.

In appreciation of the value of the site, the builders began the construction of a number of de luxe homes, ranging in selling price from \$20,000 to \$50,000. This development is now practically completed and most of the homes sold.

Exteriors of these houses are of Roman brick, popular in the Northwest. About half of them have full basements with entrances from the rear yards which are on a lower level because of the hilly terrain. Picture windows, slab doors, General Electric sinks and cabinets, Briggs colored fixtures, Hall-Mack bathroom accessories, Komfort-Aire oil furnace with Minneapolis-Honeywell controls are among the features of the homes.

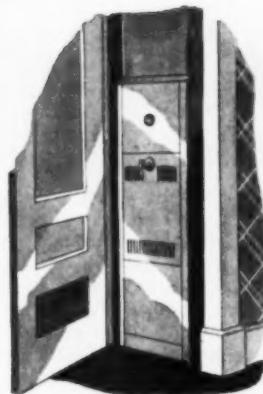
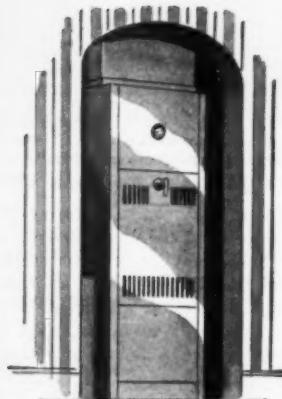


A VARIETY of exteriors is pleasingly evident in this view of several typical homes

**SU-30-G**  
**85,000 BTU**  
**input per hour**



**SU-35-G**  
**110,000 BTU**  
**input per hour**



**AGA Approved!**  
**for alcove and**  
**closet installation**

## Gas-fired RICHMOND winter air conditioner

Where space is tight, use the Richmond SU-G, gas-fired, vertical winter air conditioner... ideal for the small ranch-type installation.

Now the SU-G is approved by the AGA for alcove and closet installation. When ordered for this type of installation our standard unit is especially adapted to meet the rigid AGA requirements. When ordering the Richmond SU-G for closet or alcove use, be sure to state that fact.

Remember that the SU-G can be furnished with a bottom filter rack as optional equipment at no extra charge. And remember these special features: Remote pilot igniter (standard equipment) for convenience and safety in lighting burner from outside of furnace... burner and controls quickly and easily removable as mounting plate is held securely in place with four nuts. When space and economy count... count on the Richmond SU-G.



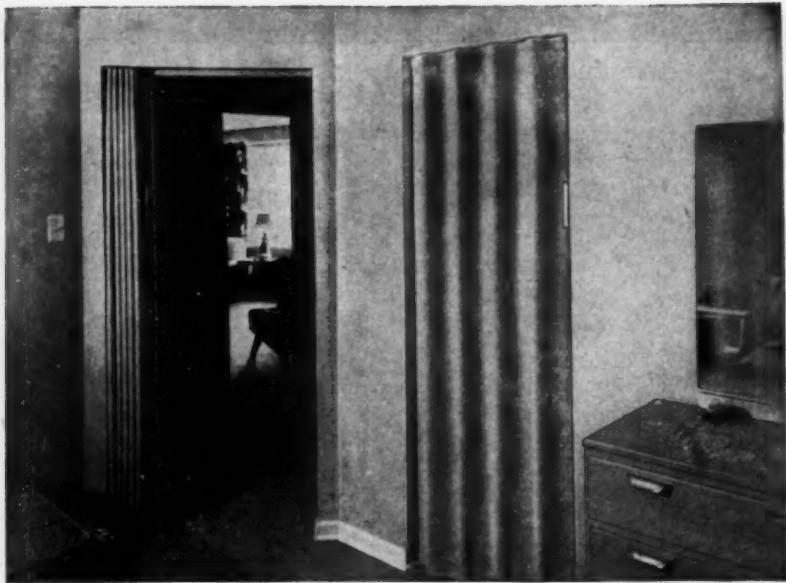
Richmond Radiator Company  
19 East 47th Street, New York 17, N.Y.  
Please send me full information on Richmond SU-G  
gas-fired winter air conditioners.

Name.....

Company.....

Address.....

AB-9



**W. A. CARSON, Builder, says**

## "MODERNFOLD" DOORS

**cost less per opening — create more interest**

Fifteen houses already completed and sold! Starts made on thirty more! "Modernfold" doors used throughout in all openings—by Carson Construction Company, Helena, Montana.

"And," says W. A. Carson, "the 'Modernfold' doors caused more comment than any other feature of our house. We selected 'Modernfold' doors because we felt our customers would appreciate the space-saving features as well as the decorative value."

Mr. Carson further reveals that cost of "Modernfold" doors per opening was less than using conventional wood doors. No wonder he plans on always using "Modernfold" doors wherever possible!

Cost saving! Space saving! Sales appeal! Yes, that's why builders have insisted on "Modernfold" doors since 1936. Get the full profit story today. Look up our installing distributor under "doors" in your classified phone book . . . or mail coupon.



*Rooms are actually bigger in this house because "Modernfold" doors' accordion-like action saves 20% space which ordinary doors would have wasted. By opening the "Modernfold" doors, the entire closet becomes entirely accessible, completely visible.*



**NEW CASTLE PRODUCTS, New Castle, Indiana**

In Canada: Modernfold Doors  
1460 Bishop Street, Montreal

**Sold and Serviced Nationally**



COPYRIGHTED NEWCASTLE PRODUCTS, 1936

New Castle Products  
P. O. Box 830  
New Castle, Indiana  
Gentlemen:  
Please send me full details on "Modernfold" doors.

Name.....

Address.....

City..... County..... State.....

### Cite Increased Efficiency Of Steel Scaffolding

Steel scaffolds, through design improvements and innovations, have kept pace with the requirements of modern construction, with their use proving advantageous in a variety of jobs.

Among advantages cited by manufacturers of the steel equipment are low erection costs; high degree of safety, permitting fast and efficient work; easy inspection and reconditioning; and 100 per cent recovery of materials.

A recent development for sectional type scaffolds was the "mason

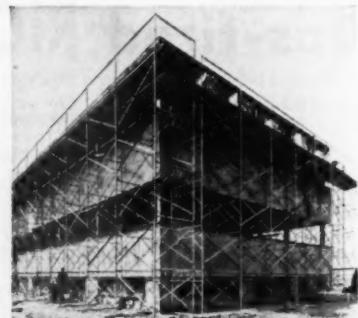


**SECTIONAL** steel scaffolding is used for apartment masonry work. Scaffolds illustrated in this article were made by Patent Scaffolding Co., Inc., Long Island City

frame," devised to improve bricklaying efficiency. Other innovations are a frame brace lock to reduce erection and dismantling time and an overhead protection attachment.

In general, manufacturers classify steel scaffolds as two principal types—"coupler" and "sectional." Both are designed for erection from the ground up as construction progresses.

The coupler-type has four basic components—interlocking steel tubes



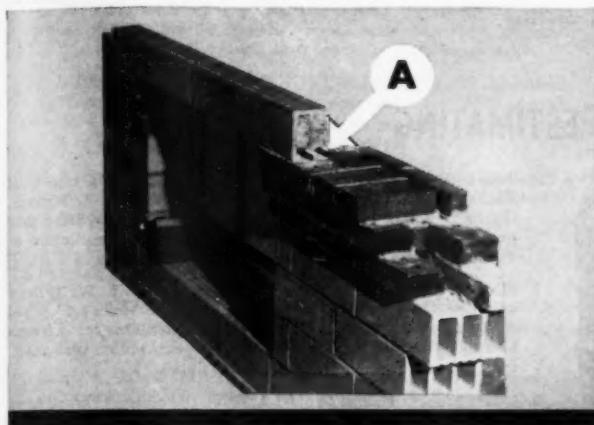
**SMALL OFFICE** building is erected with aid of prefabricated sectional scaffolding

in various lengths, two types of couplers and a base to distribute the load. Standard couplers are used to secure the horizontal tubes while couplers adjustable to a desired angle are used with the diagonal tubes for bracing.

Typical uses of the coupler scaffold

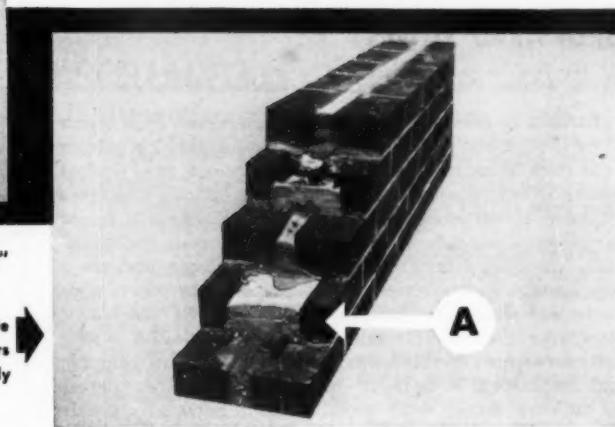
(Continued on page 164)

# See how BRICK and TILE in reinforced masonry lintels SIMPLIFY CONSTRUCTION...SAVE VITAL MATERIALS



A typical precast tile lintel constructed of horizontal cell, 4"x5½"x12" structural clay tile. Note the reinforcing rods at A.

Typical reinforced grouted brick masonry lintel construction. Note the use of split "queen" brick at the level of the reinforcing bars shown at A. These permit ample room for the grout to completely surround the steel.



Reinforced masonry lintels have several distinct advantages. They are simple to construct, are more economical than structural steel angle lintels and conserve critical steel. Simple reinforced lintels are constructed on the ground, merely by inserting the rods and filling the voids with grout, and then hoisted into place. Below are shown two types of reinforced masonry lintels.

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These reinforced masonry lintels are fine examples of how you can build quickly and economically with Brick and Tile.

But you get more than speed and economy of building in this type of construction. You conserve *vital* raw materials because Brick and Tile are made of clay—a "non-critical" raw material that is readily available at all times.

You build with excellent results, too. Brick and Tile produce structures that are beautiful, durable and easy to maintain. You will be proud of your work because these time-tested materials and your own good workmanship increase your reputation as a quality builder.

Use Brick and Tile to build finer buildings. At the same time you'll be helping our defense program by conserving critical raw materials now in short supply or under allocations.

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## BOOK REVIEW



It is well known that the majority of readers of AMERICAN BUILDER are primarily concerned with the building of the nation's homes. It is, however, equally true that many of these same readers are, from time to time, engaged in other types of light construction work. For that reason we call attention to the two books below that have little to do with the building of houses but yet deal with two important phases of light construction industry.

### SHOPS AND STORES

By Morris Ketchum, Jr. 9 inches by 12 inches, 308 pages, illustrated, \$11.00. Reinhold Publishing Corp. See No. 29 in adjoining columns.

Strictly speaking, this is an architectural book about store design, but since the author's approach to his subject is at once broad and down to earth there is a good deal of practical information presented that a builder interested in store construction would find useful. The six major divisions of the volume are planning, materials and structure, the store front, typical shops and stores, and shopping environment. Included in these sections are a wide variety of design and building topics, some of which are: structure; materials; textures; colors; enclosing walls; drive-in shops and stores; neighborhood shopping centers; and mechanical equipment—all matters of some interest to builders doing store work. Again, however, this is basically a design book providing excellent store design data. The professional builder will therefore profit most from those sections of the book devoted to building materials and types of store construction.

### FARM STRUCTURES

By H. J. Barre and L. L. Sammet. 5 inches by 8½ inches, 650 pages, \$7.00. John Wiley & Sons, Inc. See No. 30 in adjoining columns.

Still removed from home construction yet of paramount importance throughout the country's rural areas is this matter of farm building construction. This is probably the most complete book written dealing with the many principles involved in this type of work.

As in the volume above, FARM STRUCTURES is not a how-to instructional handbook. It is a more or less technical study that examines the special requirements for, say, a chicken house or a dairy barn and then by word and diagram shows the reader how to plan the building that will exactly fit those requirements. Here are detailed explanations of such subjects as choice of materials and methods of use, heat flow through walls—insulation, ventilation, storage of grains, estimating construction costs, principles of crop and food preservation and storage, and estimating loads.

On reading this book, we must admit that some of the formulas and trial problems were a jump or two ahead of our own high school mathematics and yet we were pleased to discover how much other basic, easily understandable information the book contained. As in every building operation there is the right and wrong way to put up buildings on a farm. With this book as a study guide mistakes should be cut to a minimum.

# A SPECIAL

Here's an easy way to get new essential information that will help you increase your income. Every volume a standard work by leading authority. Remember—it's the informed builder who is the successful builder.

### ESTIMATING

1. **THE BUILDING ESTIMATOR'S REFERENCE BOOK** and Vest Pocket Estimator (not sold separately). By Frank R. Walker. Contains latest estimating and cost data on everything that goes into house construction. Most complete compilation of estimating and cost data available. \$12.00.
2. **SIMPLIFIED CARPENTRY ESTIMATING**. By J. W. Wilson and Clell M. Rogers. Everything needed to "take-off" a bill of materials from set of plans and specifications for a frame house—with many helpful quick-reference tables and short-cut methods that simplify the work. \$3.50.
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4. **SPECIFICATIONS**. Full set of detailed house specifications (and item index), with spaces for inserting the pertinent description data. \$5.00.
5. **HOUSE CONSTRUCTION COSTS**. By G. Underwood. Estimating instruction book written for students but equally useful for carpenters and contractors. \$4.75.

### CARPENTRY AND BUILDING

6. **HOUSE CONSTRUCTION DETAILS**. Compiled by Nelson L. Burbank. Exact working guide on every detail of house construction from foundation to finish. Tells dimensions, materials, processes, step-by-step working methods. \$4.50.
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10. **STEEL SQUARE**. By Gilbert Townsend. This how-to-do-it steel square instruction book provides fundamentals plus step-by-step house construction problems solved by proper steel square use. \$2.25.
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20. PAINTING AND DECORATING CRAFTSMAN'S MANUAL. Sponsored by the Painting and Decorating Contractors of America. \$2.00.

## BRICKWORK AND MASONRY

21. THE ART OF BRICKLAYING. By J. Edgar Ray. Basic Bricklaying job instruction, many illustrations, glossary, special scaffolding and cement block chapters. \$4.00.
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23. MASONRY SIMPLIFIED. Vol. II. Practical masonry procedures in the various phases of construction, from build-

ing forms for concrete to constructing fireplaces and septic tank systems. Includes discussion of handling new products such as glass blocks, waterproofing mixtures and insulating blocks. \$5.00.

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24. INTERIOR ELECTRIC WIRING AND ESTIMATING. By Albert Uhl, A. L. Nelson and C. H. Dunlap. How-to-do-it book on interior wiring and cost estimating. \$2.75.
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The machine's usefulness is further expanded by other attachments — changes from one to another are made in 20 minutes. Write for new literature, or ask your Allis-Chalmers dealer for a practical demonstration.

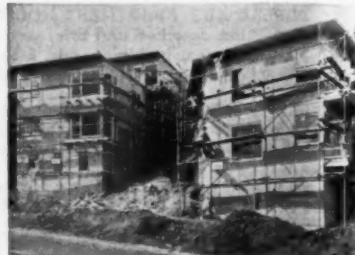
**ALLIS-CHALMERS**  
TRACTOR DIVISION • MILWAUKEE 1, U. S. A.

## Steel Scaffolding

(Continued from page 160)

include bricklaying, stucco work resurfacing, painting, steeple jobs, sidewalk protection and chimney building. When a mobile unit is desired the assembly may be equipped with casters and operated as a mobile work stand.

Basic units of the sectional-type scaffolds are welded steel prefabricated frames which can be assembled with no tools for use with a large variety of structures. Their versatility

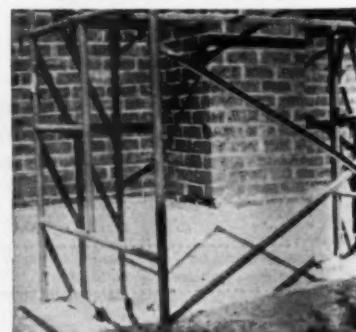


COUPLER-TYPE scaffolds on job at apartment project built on steep hill terrain

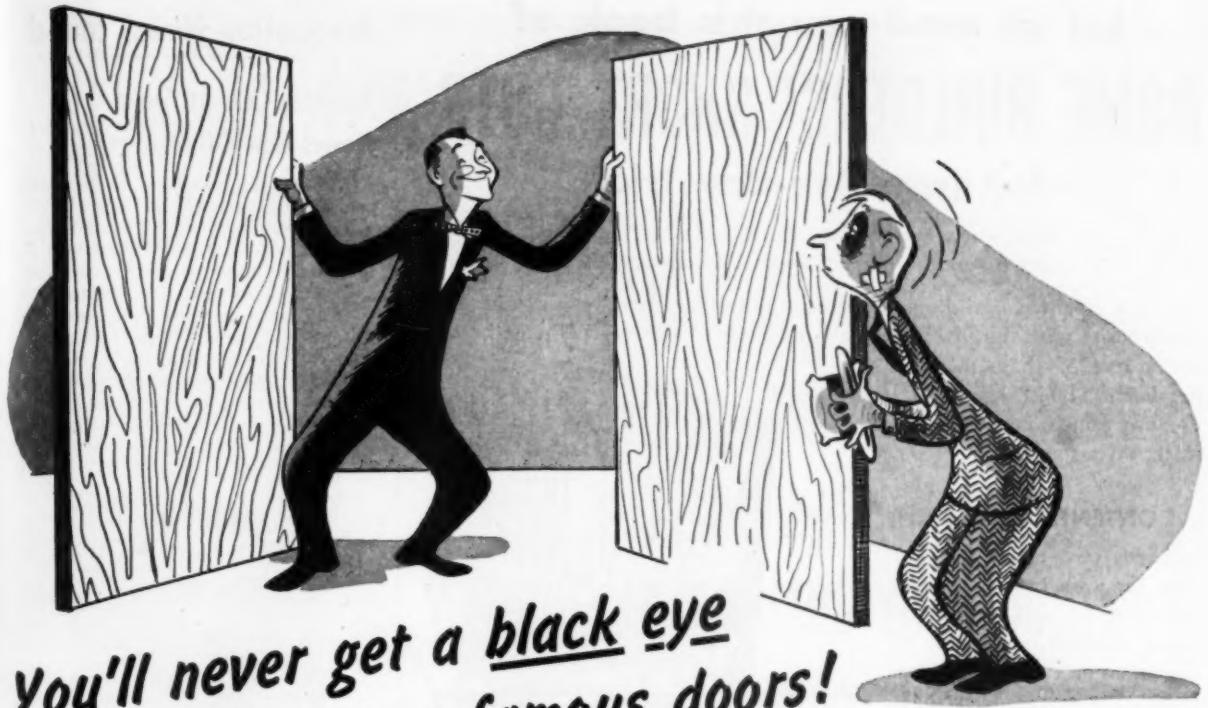
is increased by such auxiliaries as end frames, trusses, ladders, brackets and other devices. They can also be converted into mobile work stands by adding casters.

In connection with the use of either type of steel scaffold, manufacturers listed the following suggestions as important:

1. Do not exceed the maximum load specified by manufacturer.
2. Guard against falling objects by installing suitable overhead protection.
3. Use two-inch scaffold-grade lumber for all platforms.
4. Inspect scaffold carefully when it is erected and continue inspection as long as it is in use.
5. Never permit any structural member of the scaffold to be removed while the scaffold is in use without permission from proper authorities.
6. Tie scaffold into the building every 20 feet of height and every 25 feet of width.
7. Install guard rails and toe boards.



Base of sectional chimney scaffold



*you'll never get a black eye  
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Some people do get black eyes from doors. The doors they *install*.

But this need never happen to *you!* Not as long as you can supply your customers with Weldwood and Mengel doors.

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strong. Dimensional stability is exceptional. Service life is long and trouble-free.

*The Mengel Hollow Core Door* uses a time-tested structural principle that has shown its worth on hundreds of thousands of flush doors. Especially recommended for residential use, it meets every demand for quality and beauty—at budget prices.

Both Weldwood and Mengel Doors are made in a wide variety of fine decorative hardwood faces, including birch, oak and Korina.

Both represent top-flight quality at rock-bottom prices.

Recommend and install either one to safeguard your reputation and profit.

United States Plywood Corporation carries the most complete line of flush doors on the market including the famous Weldwood Fire Doors, Weldwood Stay-Strata Doors, Weldwood Honeycomb Doors, Mengel Hollow-core Doors, Mengel and Algoma Lumber Core Doors, 1½" and 1¾" with a variety of both foreign and domestic face veneers.

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**Association News, cont'd**

**Asbestos Cement Group  
Names New Officers**

William R. Wilkinson was elected president of the Asbestos-Cement Products Association when the building material manufacturer organization held its 14th annual meeting recently in New York City. Wilkinson, vice president for sales of Johns-Manville Corp., succeeds Clifford F. Favrot, New Orleans, president of Asbestone Corp.

Chosen association vice president was D. W. Widmayer, vice president and director of sales of Keasbey and Mattison, Ambler, Pa. Robert J. Tobin, president of Tilo Roofing Co., Stratford, Conn.,



**W. R. Wilkinson**

was named treasurer and Chester C. Kelsey, New Canaan, Conn., was re-elected secretary. Lawrence W. Clarke, vice president in charge of sales for the Philip Carey Manufacturing Co., Cincinnati, was added to the board of directors.

Wilkinson has been with Johns-Manville since 1925. He was advanced to merchandise manager of the firm's building products division in 1947 after sales assignments and was appointed to his present position in March 1951. In 1949 and 1950 he served as president of the National Mineral Wool Association. His home is in Larchmont, N. Y.

**W. M. Wattson,  
Hoo-Hoo Treasurer,  
Called by Death**

William M. "Doe" Wattson, secretary-treasurer of T. M. Partridge Lumber Co., Minneapolis, Minn., and treasurer of Hoo-Hoo, international lumbermen's fraternal organization, passed away in a Minneapolis hospital on June 25th. Mr. Wattson was a past president of the Twin Cities Hoo-Hoo club, and past president of the Mississippi Lumber and Sash and Door Salesman's Association. He was born in Alba, Mich., in 1884 and moved to Minneapolis in 1912, when he became associated with the Partridge lumber concern.

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WINTER AIR CONDITIONER



Sell Finer Winter Comfort...  
WITHOUT INCREASING YOUR COSTS!

#### COMPACT DESIGN...

Because of unique design features, Janitrol units are amongst the most compact. Requiring a minimum of floor space, they can be conveniently located in kitchen, utility room or closet. Units are easily adaptable for radiant or perimeter heating systems. All adjustments are easily made by removing front panel.



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By incorporating the newest Time-Modulation thermostats, more sensitive controls and inherent design principles, blower operation is almost constant . . . cold drafts or hot blasts . . . "Cold 70" are a thing of the past. A gentle flow of warm, filtered, humidified air keeps temperatures even from floor to ceiling.



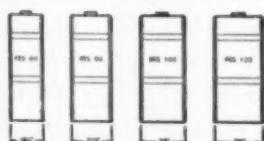
#### PRICED FOR PROJECTS...

The new all-steel Janitrol Conditioner is priced competitively so installations are now being made in building projects where cost is an important factor. Because of complete factory assembly, installation costs are held to a minimum.



#### FOUR SIZES...

Janitrol Conditioners are made in 4 sizes ranging from 60,000 to 120,000 Btu/hr. All units are the same height—60 1/4 inches, and the same depth—only 26 inches from front to back—only the width varies from 18 1/4" wide for the smallest unit to 28" wide for the 120,000 Btu/hr. model.

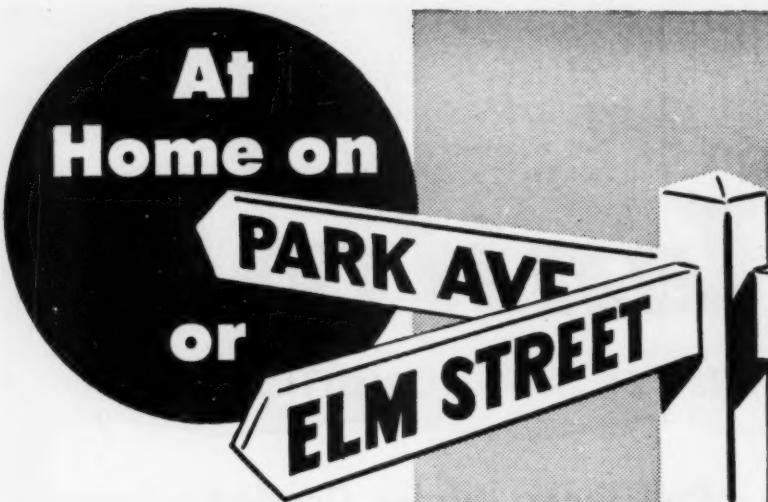


Nationally advertised and recognized leadership names are a big asset with house selling becoming more and more competitive. Janitrol is famous for quality so it's easy to merchandise its contribution to complete winter comfort.

Contact your local Janitrol dealer for prices and other data or write to us direct.

**SURFACE COMBUSTION CORPORATION • TOLEDO, OHIO**

Winter Conditioners • Gravity and Floor Furnaces • Attic Units • Boilers • Unit Heaters



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Hardwood Floors  
in Swank Apartments  
and Modest Homes**

The luxury of Parkay ready-finished hardwood floors is not reserved for buildings of any specific type or price class. True, there are no finer hardwood floors than Parkay. Made of choice American Oak, then carefully factory finished, this flooring offers a lifetime of wear while keeping its lustre and beauty.

But Parkay is economical as well as durable and smart. While offering the wearing surface of standard flooring, its thickness permits use with other resilient materials without changing floor levels. Laid with special adhesive on any sound, smooth sub-surface, Parkay installation is fast—and, being ready-finished, it eliminates costly on-the-job finishing.

Yes, Parkay is beautiful, durable, practical—and its cost, laid and ready for traffic, is little, if any, more than conventional strip flooring finished on the job. Parkay is available in two styles—9" x 9" Tiles and 9" wide Broadboard in random lengths. Write for free sample and complete information. Parkay, Inc., Louisville 9, Ky.



# PARKAY

READY-FINISHED HARDWOOD FOR FLOORS AND WALLS



## Letters...

(Continued from page 43)

starting on an all-out publicity campaign to promote private ownership not only of homes, but also a return to free enterprise in business and reversals from the socialistic trend that our country has taken. We feel that home owners have done too successful a job (60 per cent home owners vs. 40 per cent in 1941) and the government is doing everything it can to slow them down in order to promote public housing and a socialistic program in an effort to buy votes.

Willard Garvey  
Builders, Inc.  
Wichita, Kansas

### Salute to Free Enterprise

Sir: Your very fine telegram came just before the formal opening of the Hughes Building. The telegram was read on several radio programs, and all of my associates are very pleased that you were so thoughtful and so kind as to take time out to help us celebrate. We had approximately 20,000 persons through the building during the opening. We think this is fine representation since the town of Pampa has less than 18,000 population.

R. H. Hughes  
Hughes Development Co., Inc.  
Pampa, Texas

► The above refers to a telegram from Editor E. G. Gavin on the formal opening of the Hughes Building, as follows: "Sincere congratulations to you on the valuable and imposing addition to the prestige of Pampa contributed by the completion and opening of the Hughes Building. The formal opening must be one of the great thrills of your life and it should be almost an equal thrill to the entire industrial and commercial family of the great Texas Panhandle. I regret exceedingly that the press of duties here will make it impossible for me to be present at the formal opening and thus to share with you this significant milestone in your life of many achievements. Your life and the Hughes Building represent America and her opportunities for her industrious sons at their very best. Warmest personal regards and sincerest congratulations."

- Letters to the Editor should be sent to 79 W. Monroe St., Chicago 3, Ill. Your comments are invited.

**IS YOUR WIFE THINKING:  
"WHY DOESN'T HE PUT  
AN UPSON CEILING  
IN OUR HOUSE?"**

How long since you looked at the ceilings in your own home?

Tonight—look up! See for yourself!

Chances are your home too is included in those two out of every three which have cracked ceilings.

Of course, you'll be surprised—and annoyed!

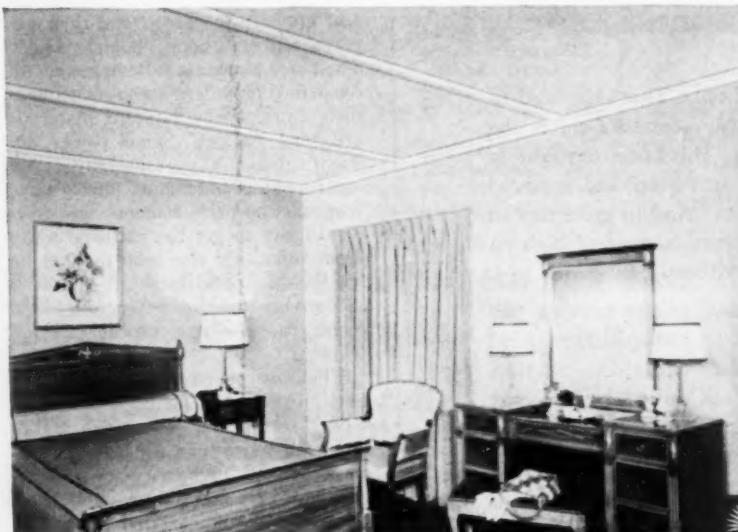
But it's your chance to discover the great value of Upson



Kuver-Krak Panels. See for yourself how easily—how quickly—how beautifully the job can be done. Without muss, fuss, confusion or irritating delays.

Then you'll have a crack-proof ceiling that assures you lifetime satisfaction.

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**THE UPSON COMPANY**

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# How To Get Full Profit From A "Building Boom"



Ability to work under low headroom put the Hydrocrane way out front in maneuverability. Visualize this advantage in terms of your own jobs — paving concrete floors, moving material into new buildings during construction, stockpiling in a warehouse.

Here an H-3 telescopes a steel beam into a window. Boom telescopes in and out 8 ft. (6 ft. for the H-2), making it easy to jockey loads through tight spots. Control is so precise loads can be moved a fraction of an inch at a time.

**G**ET a boom that telescopes — hydraulically. That's the kind of boom the Bucyrus-Erie Hydrocrane gives you — and it's one of the biggest advantages ever built into a crane. This boom can nose in and out of windows and doors, between framework and overhead wires — without the crane moving an inch! And to make this an even greater advantage the Hydrocrane's boom is mounted high on the "A" frame for effective operation in horizontal position.

Every crane operating function fully hydraulic. Crane travels at top truck speeds, sets up in seconds with quick-set hydraulic outriggers. Comparative checks on placing concrete slabs and blocks, erecting prefabricated houses, loading, stockpiling and rehandling materials show that the Hydrocrane saves builders from 50 to 200 percent in work time over ordinary hoists and hand methods. Two sizes,  $\frac{1}{4}$ -yd. 2-ton;  $\frac{3}{8}$ -yd. 3-ton.

Attachments include clamshell, cranehook, material-handling and catch basin buckets, grapples, magnet.

## BUCYRUS-ERIE HYDROCRANE DIVISION

South Milwaukee, Wisconsin

Gentlemen:  Please send Hydrocrane bulletins.  
 I want a Hydrocrane demonstration.

Name.....

Company.....

Address.....

City..... State.....

127HMS

## Saberson . . .

(Continued from page 132)

gray markets were common. There was much wailing and gnashing of teeth because prices had reached the point where they had become practically prohibitive. The high cost of housing was on the tip of everybody's tongue.

Such demand plus the needs of the defense program really added up to something! Ask any builder, big or little, who was scouting his territory for badly needed materials at that time.

Under such circumstances it was only natural that the nation's productive capacity be built up to the highest in history. This was particularly true of building materials. Eventually we reached the point where most of them were running out of our ears. That in itself wasn't so bad as long as demand kept on going up, which of course was impossible. Any decline in the rate of house construction could only result in a decline in the price of building materials — something that the consuming public had been praying for.

## Salesmanship Can Parry Adverse Effect of Price Drops

At this moment we have before us rather a scary story about the extent of the price drops and their adverse effects upon home buyers. The black marketeers have gone with the wind, or where they go between their innings. Few building materials are hard to get. Some prices are down substantially—especially if you measure the extent of the decline from the top price someone was willing to pay to get the material away from somebody else who thought he had made a purchase.

Now the question before the house seems to be—"Are we headed for trouble?"

The answer to that one will be found in the amount of courage we have left in our industrial make-ups after more than a decade of unprecedented prosperity—so much easy going, in fact, that far too many of us are beginning to think that it has already lasted so long that it simply can't keep on much longer. Consequently we are all set to start running. We jump at the crack of a stick or any other unusual sound.

There are those who claim that the first signs of a crack in prices means that everybody will wait for still further declines . . . a fact which is true only to the extent that good salesmanship enters the picture.

There are others who insist that

(Continued on page 172)

AMERICAN BUILDER





### Other Features That Make Comet Saws Your Best Buy

Comet controls are grouped within easy reach of operator to save time and increase production. Fully retracting radial arm keeps work always in plain view. Heavy oiled felt wipers permanently seal radial arm bearings from dirt damage. All exposed power cables are protected by flexible metal conduit. Exclusive safety return spring greatly increases saw production — cuts operator fatigue to a minimum — acts also as safety stop and helps return saw to starting position.

With all these advantages, Comet saws cost no more than others. They do more work and last longer. They are your best buy! Over 50 different combinations to fit your requirements. See your building machinery dealer or write for further information.

## Long Productive Life

Long, trouble-free service from your radial power saw lowers its cost per day of operation. Comet saws...designed to be trouble-free, last longer and have lower maintenance cost than any other saw. Comets cost less to operate...make more profit for you.

### COMPLETELY WEATHERPROOF

Comet Saws will not rust! All exposed parts are chrome or cadmium plated or covered with heavy enamel.

### RUGGED CONSTRUCTION

All Comets are built of tough materials —designed for rough use in the field. Semi-steel castings and moving parts of hardened steel provide maximum rigidity, strength and accuracy. Radial arm rides on eight completely enclosed permanently lubricated ball bearing rollers. Precision milled bearing tracks assure free, easy operation.

### EXTRA CAPACITY MOTORS

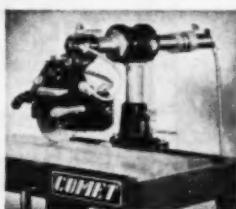
Comet Saw motors are rated to provide 100% overload capacity. Available in 1 to 10 h.p. with speeds from 1200 to 3600 r.p.m.—ample power for any job.

### THERE'S A COMET SAW DESIGNED FOR YOU



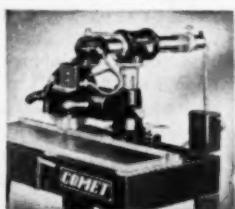
**THE JUNIOR**

Up to 1½ h.p., cuts 4" deep, 19" wide, rips material 25" wide.



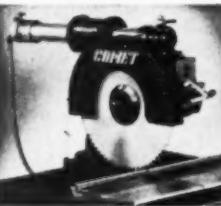
**THE COMET CLIPPER**

Up to 5 h.p., cuts 4¾" deep, 19" wide, rips material 29" wide.



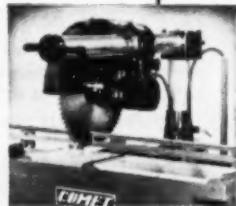
**THE COMET SENIOR**

Up to 7½ h.p., cuts 6" deep, 22" wide, rips material 40" wide.



**THE SENIOR 8"**

Cut off Saw—up to 10 h.p., cuts 8" by 10" timbers.



**THE TIMBER CUTTER**

Up to 10 h.p., cuts 16" by 16" timbers.

Send coupon for free information and literature on the Comet that fits your need.

# COMETS Cut Quicker

**CONSOLIDATED MACHINERY & SUPPLY CO., LTD.**

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CROSS CUT ★ RIP ★ MITRE ★ COMPOUND MITRE ★ BEVEL ★ PLOUGH ★ SHAPE

SEPTEMBER, 1951

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Please rush me prices and dope on:

- Comet Junior     Comet Clipper     Comet Senior  
 Comet Senior 8"     Comet Timber Cutter

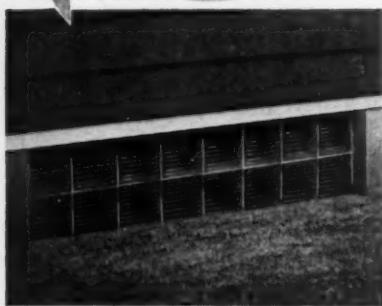
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the answer to the  
basement window  
problem...



## INSULUX GLASS BLOCK

WHEN CUSTOMERS complain that cellar windows are continuously being broken, frames rotted, wind and rain driven in—recommend replacement with Insulux Glass Block!

Make the comparison! Figure it out for yourself! Compare the cost of sash, screen, storm window and maintenance against that of a lifetime panel of maintenance-free Insulux Glass Block.

A panel of Insulux Glass Block can't rust or rot; never needs painting. Glass block is extremely hard to break . . . makes a sound, weather-tight, insulating panel. And glass block lets in all the light, yet blocks out sight.

Supplies of glass block and all of the accessories needed are non-critical and immediately available in quantity. Installation is simple and quick . . . requires only ordinary mason's tools.

Want more information about this use of Insulux Glass Block? Just write: Daylight Engineering Laboratory, Dept. A.B. 9, Box 1035, Toledo 1, Ohio. Insulux Division, American Structural Products Company, Subsidiary of Owens-Illinois Glass Company.

## INSULUX "WALLS OF DAYLIGHT"

—by the pioneers of  
Daylight Engineering

### Saberson . . .

(Continued from page 170)

Regulation X is killing the goose that laid the golden egg and that house building will continue to dry up until the countless young couples of the land find it possible to buy a home on time even before they have finished payments on the baby buggy.

If lower prices kill off home building and we must depend upon the highly inflationary aspects of loose credits to sell houses, are we on solid ground?

The answer will probably be found in both lower prices and a loosening up in credits in an orderly procedure which avoids moves that are too sudden or too drastic.

How orderly can these two essential factors be?

That depends upon human behavior—upon the amount of fear that lurks in our hearts. If we are going to be afraid of our shadows we might just as well face the fact that there will be plenty of shadows in the days to come.

Based upon the achievements of the home building industry, shadows actually need be nothing more than shadows—if we make maximum use of our experience and have the courage it is going to take to live in a topsy-turvy world. There should be little, if any, room for gloom.

### New Data Book Issued By Glass Manufacturer

A completely revised edition of Pittsburgh Plate Glass Co.'s Data Sheet Handbook is now available for distribution, the company has announced.

The 72-page, leatherette-covered edition replaces a previous loose-leaf booklet issued in 1947. The new book includes descriptive details and specifications on new developments in plate and window glass, glass block, mirrors, doorways, storefront metals, paints and related products.

The handbook will be sent free when requested on letterhead stationery, the company said. The address is Glass Advertising Department, Pittsburgh Plate Glass Co., 632 Duquesne Way, Pittsburgh 22, Pa.

### Operating Despite Flood

Word has been received that the Wallace Manufacturing Co., is operating despite the recent flood in Kansas City where the firm is situated. The dikes protecting the industrial area in which the Wallace factories are located were not impaired and production was not disrupted.

## FOR BUILDINGS OF ALL SIZES

You can build better  
for less with both



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USE SISALKRAFT: Under all concrete slabs; as sheathing-paper; for curing concrete; under all flooring; for closing-in... and many other uses.

USE SISALATION: As reflective insulation and moisture-vapor barrier combined.

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and practical data or see your  
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- Easy installations on any wall . . . old or new. Cutouts, bends, etc., made with ordinary scissors!
- 18 breathtaking colors. Stays lustrous, resists acid, is rustproof, verminproof.
- Featherweight wall load. Only 14 oz. per sq. ft. including mastic!
- Economy without sacrifice from start to finish!

**Profit** with products of plus-performance at lower cost! ALTIKO ALUMINUM TILE is today's—and tomorrow's—best buy in wall facing. Dealers report ever-increasing sales volume wherever ALTIKO appears. It will pay you to send for complete details and begin featuring ALTIKO in your area.

**Prompt Delivery!**

**ALLOY TILE CORPORATION**

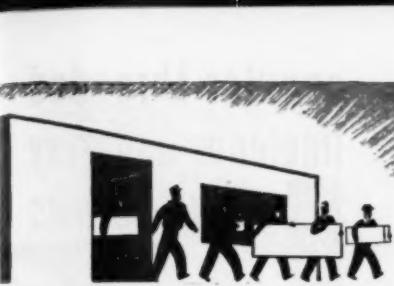
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A NEW, NATION-WIDE SOURCE  
FOR HIGH-QUALITY HARD BOARD

# WELDWOOD HARD BOARD

TO its broad line of plywood, doors and other building materials, United States Plywood now adds another important product—Weldwood Hard Board, which will shortly be available through all of our warehouses.

By this step, a new and convenient source of supply for high-quality hard board is at your disposal. Your regular Weldwood salesman will be able to take care of your hard board needs. The customary prompt, reliable Weldwood service will be yours—and you will be able to get one sheet or a thousand right

along with your delivery of Weldwood products.

Best of all, you will find that Weldwood Hard Board is a superior board. Light in color, it is easier to paint. It works and cuts better, with a clean, sharp edge. We urge you to compare it with the hard board you have been using.

Weldwood Hard Board will be available in the two popular types—standard and tempered—in the usual sizes. Tempered Tile Board will also be available.

## WELDWOOD Hard Board

Manufactured by Abitibi Power and Paper Company, Ltd.\*

Distributed Exclusively By

UNITED STATES PLYWOOD CORPORATION

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\*Weldwood Hard Board distributed on the West Coast  
is manufactured by Forest Fiber Products Company.

United States Plywood Corporation is the world's largest manufacturer of plywood, producing a complete line of decorative hardwood plywood, fir plywood, Weldtex and other specialty items—as well as the most complete line of wood-faced flush doors on the market.

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**Pressure  
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• Treated in our modern, new treating plant at Diboll, Texas. Write or wire for full information.

POLES    TIMBER    LUMBER    PILING    FENCE POSTS

### Air Conditioning Unit Placed in Transom

A retail merchant who was confronted with an air conditioning problem has found the answer to his difficulty by the installation of a window air conditioning unit in the transom above the door. The unit is a one-ton capacity Frigidaire air conditioner which requires no water or drain connection, needing only a simple electrical plug-in. It is equipped with two



WINDOW type air conditioner placed in transom above door of the Robert Vierthaler jewelry store of Pittsburgh, Pa., is answer to a difficult air conditioning problem

refrigerating systems, similar to those installed in ordinary household refrigerators. On especially hot days both units may be operated, but during normal weather one unit is able to condition the air and cool the store. Because the unit is equipped with automatic moisture disposal, there is no danger of excess moisture dripping on customers as they enter the store.

### Publish Standards For Prefinished Wall panels

The Department of Commerce, through the Commodity Standards Division, has issued a commercial standard publication covering prefabricated wall panels, one of the newer materials for interior walls and ceilings. The standard was prepared by the Prefabricated Wallpanel Institute, the national association of the industry, to establish definite criteria of physical requirements for the material. It provides minimum specifications for the material and covers tests for strength, water absorption, linear expansion, hardness and resistance to light, heat, acid, alkali and staining, and sets forth the standard commercial sizes and tolerances. The panels are used for walls and ceilings in kitchens, bathrooms, recreation room laundries, hallways and closets in the home.

Renew your Subscription

## annular-threaded linoleum underlay drive screws



To make your linoleum underlays hold tightly and lay flat permanently, secure them with Hassall annular-threaded linoleum underlay drive screws. They are cement-coated for maximum gripping power. Heads are flat countersunk type. Size: 1 1/4 x #3 ga. State quantity when writing for prices to:

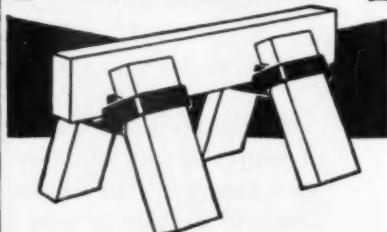
**JOHN HASSALL, INC.**

186 Clay Street  
Brooklyn 22, N.Y.  
Established 1850



## Jiffy SAWHORSE BRACKETS

SET UP OR TAKE DOWN  
WITHOUT NAILS OR BOLTS



Saves time for carpenters, painters, paper hangers, contractors, and builders. Also saves trucking and storage space between jobs. Use any 2x4 for legs—2x4, 2x6, or wider for crossbar.

At building supply and hardware stores. Look for the handy display carton. If your dealer cannot supply you, order direct.



**GRAND HAVEN  
STAMPED PRODUCTS  
COMPANY**  
GRAND HAVEN, MICH.

AMERICAN BUILDER



## You build these every day!

"Watta ya mean? I build houses, not ranges and refrigerators!"

Or do you?

Ever stop to think that every time you insulate a house it performs like an oven in the winter—the insulation keeps the heat

in and evenly distributed and saves scarce fuel, besides. Then in the summer that same house is similar to a refrigerator with the insulation keeping the heat out and the coolness in.

And it all makes more sense when you realize that the best ranges and refrigerators manufactured today use Fiberglas<sup>\*</sup> Insulation. It's a sign of highest quality in appliances . . . a sign you can profitably advertise in the houses you build. Insulate your houses with Fiberglas Building Insulation and make them easier to sell!

Call your local building supply dealer or the Fiberglas branch nearest you. Owens-Corning Fiberglas Corporation, Dept. 62I, Toledo 1, Ohio.



OWENS-CORNING  
**FIBERGLAS**

\*Fiberglas is the trade mark (Reg. U. S. Pat. Off.) of Owens-Corning Fiberglas Corporation for a variety of products made of or with fibers of glass.

### BUILDING INSULATION

AVAILABLE THROUGH 5 DISTRIBUTORS



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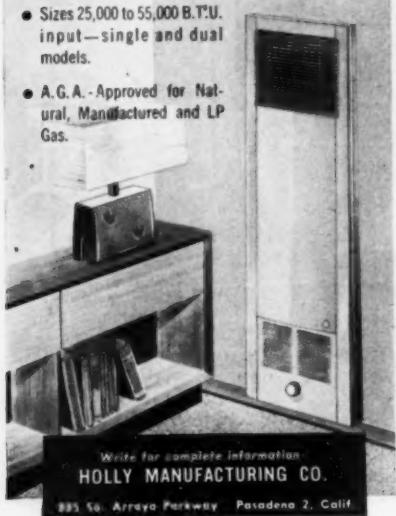
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**HOLLY**  
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### RECESSED HEATERS

- Easy to install — fit in 2x4 wall between studs.
- Sizes 25,000 to 55,000 B.T.U. input—single and dual models.
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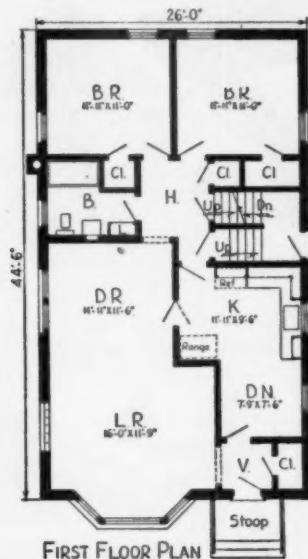
ANSWERS challenge of 34 foot lot

### Good Circulation in Narrow Lot Home

Ever think of using a kitchen as a means of eliminating living room traffic when building on a narrow lot? Jacobs and Kearns, Chicago builders, have done just that in achieving a 1,157 square foot first floor plan on a lot 34 feet wide!

Although the living room faces the street, three kitchen doors permit reaching all parts of the house from the front door, without stepping a foot on the living room carpet. The first of these doors is off the entrance hall and only four feet from the front door;—the other two lead to the dining area and the 6 foot 6 inch by 7 foot 2 inch center hall.

This unique arrangement is used in four \$19,500 two-bedroom expandable homes built in the 2500 block

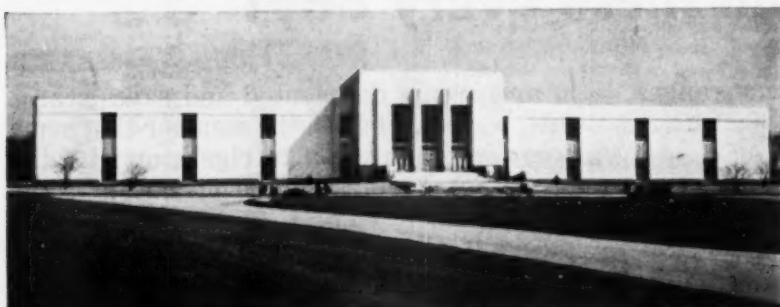


FIRST FLOOR PLAN

KITCHEN, off entrance hall, has three doors—allows living room by-pass

on West 103rd Place in Chicago's Beverly Ridge section, only two blocks from the exclusive Beverly Hills district. One of these, on this quiet dead-end street, is the resi-

(Continued on page 178)



Architect: D. A. Bohlen, Indianapolis

### Prevent Water Seepage Above and Below Grade . . .

Cabot's Waterproofings effectively seal all pores, cracks and voids in masonry both above and below grade.

#### ● For Above Grade Red Brick

Specify Cabot's Clear Brick Waterproofing for red brick and dark colored masonry. Provides a long-lasting moisture-resistant seal. Prevents water damage to masonry. Keeps surfaces clean. Prevents unsightly efflorescence.

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Specify Cabot's Clear Cement Waterproofing for cement, stucco, cast stone, all light colored masonry. Prevents expensive water damage. Protects against damage from freezing and thawing.

#### ● For Below Grade Masonry

Specify Cabot's Foundation Coating for all below grade masonry. Fills and seals all pores with a black, bituminous, elastic coating that keeps cellars dry, prevents crumbling.

**Free Sample!** Write today for full information about Cabot's Waterproofings—deep penetrating, easy to apply.

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**make**  
**\$20 to \$30 a Week**  
**EXTRA MONEY!**

With the high prices of food, clothing and everything else, just think what you could do with extra money every week! Turn your spare time into CASH — sharpening saws with a Foley Automatic Saw Filer pays up to \$2 or \$3 an hour. Start in your basement or garage — no experience necessary. "The first saw I sharpened with my Foley Filer came out 100%," writes Clarence E. Parsons. No canvassing — "I advertised in our local paper and got in 98 saws" — says M. L. Thompson. With a Foley you can file all hand saws, also band and cross-cut circular saws.

#### FREE BOOK Shows How to Start

"INDEPENDENCE AFTER 40" explains how you can get business from home owners, farmers, carpenters, schools, factories, etc. "I get work from 20 to 30 miles away" — says Charles G. Smith. This Free Book tells just how to start. Send coupon today — no salesman will call.



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*"Decorator Effects" at Budget Costs—with MENDEL PLYWOOD*



*Look what you  
can do with Mengelux* **FANCY FACE  
PLYWOOD!**

Using Mengelux—*hardwood* plywood, with one face of lovely, genuine Mahogany, Walnut, Oak and Birch—you can get "decorator interiors" at a cost only slightly higher than plaster and wallpaper. The installation is completed in hours instead of days or weeks, and you give your client that "something extra" which makes all the difference between conventional and *extraordinary* jobs.

Mengelux is available in large, 48"x 96" panels, and in other standard stock sizes. It is available through leading distributors and building materials dealers, almost everywhere.

Write us direct for local names and addresses.

#### **Mengelbord**

Where fancy faces are not required, Mengelbord is the answer to the builder's prayer! It is  $\frac{1}{4}$ " *hardwood* plywood, with one-piece face, free from joints and oval patches. No grain-raising. Works and cuts cleanly. Most panels are all-white or nearly all-white. Can be painted, stained or finished natural. And Mengelbord is available through same distributors who handle Mengelux; names and addresses on request.



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The Mengel Company . . . growers and processors of timber • manufacturers of fine furniture • plywood • flush doors • veneers  
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YOU'D CHOOSE**

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When you know the facts about WEIR-MEYER steel warm air heating equipment, we believe you'll see why you'd choose it for your own home. Of course, we don't know how many builders and contractors own WEIR-MEYER, but we do know that many continue to install our equipment year after year in the homes they are building. And we believe that the reason is this: WEIR-MEYER performance pleases home owners. After all, isn't that what you want?



Gas



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Whatever the fuel — gas, oil or coal — there is a WEIR-MEYER warm air steel unit to fit your job. Outputs range from 35,000 Btu/hr through capacities of 1,000,000 Btu/hr and greater for schools, churches, factories and other large installations.

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Modern HEAT**

THE MEYER FURNACE CO.  
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Manufacturers of Weir & Meyer Furnaces  
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Keep WEIR-MEYER data on  
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State \_\_\_\_\_

FILL OUT OR CLIP COUPON  
TO YOUR LETTERHEAD

### Narrow Lot Home ...

(Continued from page 176)

dence of Russell B. Kearns, partner in the building firm and sales manager of the Chicago Block Company.

The kitchen, 7 foot 6 inch by 7 foot 10 inch in its dinette section, widens to 8 foot 10 inches by 11 foot 11 inches in its cooking area. It has birch cabinets, an L-shaped Formica counter and ming yellow plastered



BREAKFAST space along with an L-shape birch cabinet work area

walls. Of solid brick construction, the Kearns home has exterior walls of buff face brick complemented by lannon and crab orchard stone encasing the front door. Outside dimensions, including the bay, are 26 feet by 47 feet.

In the attic, Kearns has used his spare time to complete two studio

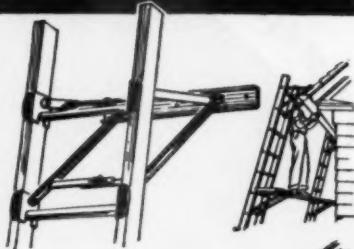


KNOTTY pine walls and ceilings give a rustic effect to the two bedrooms and lavatory added in the attic.

bedrooms and lavatory. They have walls and ceilings of six, eight and 10 inch knotty pine covered with three coats of varnish.

Kearns and Agobod Jacobs, a masonry contractor, built only six homes last year, but they seem to have, along with architect, Harold Anderson, solved the perplexing problem of what to do with a narrow lot.

**SPEEDY — STURDY**  
**The ONLY COMBINATION**  
**OFFSET LADDER BRACKET**  
**SCAFFOLD BRACKET**



Contractors: cut set-up and change-over costs as well as time on the job. This multiple purpose ladder bracket slips on any standard ladder in seconds. Safe! Rail supported, safety grip. Versatile! The only combination offset ladder bracket — scaffold bracket; unequalled for either use. All in one compact unit. Tested! Widely used by efficiency-minded contractors. Handy for the homeowner. Write for specifications. Some top dealer territory open.

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EQUIPMENT CO.

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**SOLVAY**  
Calcium  
Chloride

**Keeps Low-Cost  
Fire-Fighting  
Equipment  
Dependable**

Keep your fire-fighting equipment always ready for use! Use a solution of SOLVAY CALCIUM CHLORIDE and water in your fire pails, barrels and hand pumps. This solution is ready for instant use the year 'round. 40 degrees below zero will not freeze it; hot summer sun will not evaporate any appreciable quantity; it does not become ineffective with age. In addition, SOLVAY CALCIUM CHLORIDE prevents stagnation and mosquito breeding. It is odorless, colorless, harmless and non-staining. Easy to use and economical too!

Write for Free 24-page Booklet  
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## Gold Bond gives you extra Ad support to bring you extra remodeling business!

WITH new building leveling off, you've got to count on remodeling for a big share of future business. Gold Bond is stimulating this business for you by running big, full-color ads in Saturday Evening Post, American Home and Better Homes and Gardens...magazines that influence millions of homeowners. These ads are packed with attractive ideas. They tell people how you can build new rooms with Gold Bond Gypsum Wallboard...cut heating costs with Gold Bond Rock Wool Insulation...decorate with amazing Gold Bond Color Texture in the 8 new colors that women want most. Gold Bond's strong, continuous advertising produces remodeling jobs for you. If you like this extra support, use Gold Bond Products every chance you get. You'll give your customers extra value, extra satisfaction!

You'll build or  
remodel better with  
**Gold Bond**

*Fireproof Wallboards, Decorative Insulation Boards, Lath, Plaster, Lime, Sheathing, Wall Paint, Textures, Rock Wool Insulation, Metal Lath and Sound Control Products.*

**NATIONAL GYPSUM COMPANY • BUFFALO 2, NEW YORK**  
SEPTEMBER, 1951

**NEW**



**MUSTANG**  
**Granular**  
SHINGLES IN FOUR  
BEAUTIFUL  
COLORS\*



The four most popular siding colors as revealed by a survey made among architects, lumber dealers, contractors, are the new granular tan, green, coral and blue Mustang asbestos siding shingles.

Granular Mustangs are permanent as granite. A special process prevents ceramic granules from rubbing off. Each Mustang shingle is embossed showing the natural grain with all the beauty of weathered wood. Your customers will like these four new Mustang colors!

203



**The ASBESTOS CO. of TEXAS**

P. O. Box 1082 • Houston 1

Remember! IT PAYS TO SELL MUSTANGS!

**New Plant, Offices  
For Paint Company**

Scheduled to be ready for occupancy in October will be the new St. Louis factory and office building of the Rardon Co., St. Louis, Mo., paint manufacturer. The buildings are being erected on a 5½-acre site which allows for future expansion and presently contain more than 87,000 square feet. They will more than treble the present St. Louis production of the concern's water paints. Facilities will include a large, fully-equipped laboratory designed for efficient research, raw material and product control.

**Hotpoint Begins  
Defense Production**

Production on defense contracts will begin this fall and about twenty percent of the total production of Hotpoint, Inc., appliance manufacturer, Chicago, will be devoted to this production by next spring, according to James J. Nance, company president. Two new factories in Chicago that will provide a million square feet of manufacturing area are about completed and this facility will be devoted to the production of jet engine components. In addition, the firm is building an additional plant in Milwaukee where the company will build turbo superchargers.

**Booklet Explains  
Modular Method in  
Dwelling Design**

Use of "modular coordination" by architects to reduce home construction costs and to save materials is explained in a booklet recently released by the Housing and Home Finance Agency. The 54-page booklet is entitled "The Modular Method in Dwelling Design" and was published as part of the Agency's program to aid in materials conservation and cost reduction in home building. Modular coordination is described as the standardization of building materials and plans on a uniform basis of measurement or module, to help eliminate waste caused by cutting or fitting at the building site. The book is available from the Superintendent of Documents, U.S. Government Printing Office, Washington 25, D.C., at 30 cents per copy.

**WHERE TO BUY?**

Refer to the Building Products and Equipment Manufacturers List in your

April, 1951  
**AMERICAN BUILDER  
DIRECTORY ISSUE**

**Red Devil**  
WOOD SCRAPERS

**Longer handles  
for Easier handling**

**Supersharp Blades Cut Waste Motion**



Fine carbon steel blades are instantly replaceable. Push in new blade—old one slides out easily. Stock genuine Red Devil Blades for replacement.



A Product of  
**Red Devil Tools**  
IRVINGTON 11, N. J., U. S. A.

**SUPERCEDAR**

**Brown's**

**RED CEDAR CLOSET LINING**

**Guaranteed**

**90% RED HEART 100% OIL CONTENT**

**NATIONALLY ADVERTISED**

Brown's SUPERCEDAR is nationally advertised in House and Garden, House Beautiful and Small Homes Guide. Cedar closets help sell homes—help rent apartments.

PACKAGED  
SEALED



Brown's sealed package protects the aroma and makes it easy to stock and sell at a good profit. Ready for use—dressed, tongue and grooved and end matched. Write for builders folder and consumer booklet.

**Product of  
GEO. C. BROWN & CO., Inc.**

GREENSBORO, N. C.

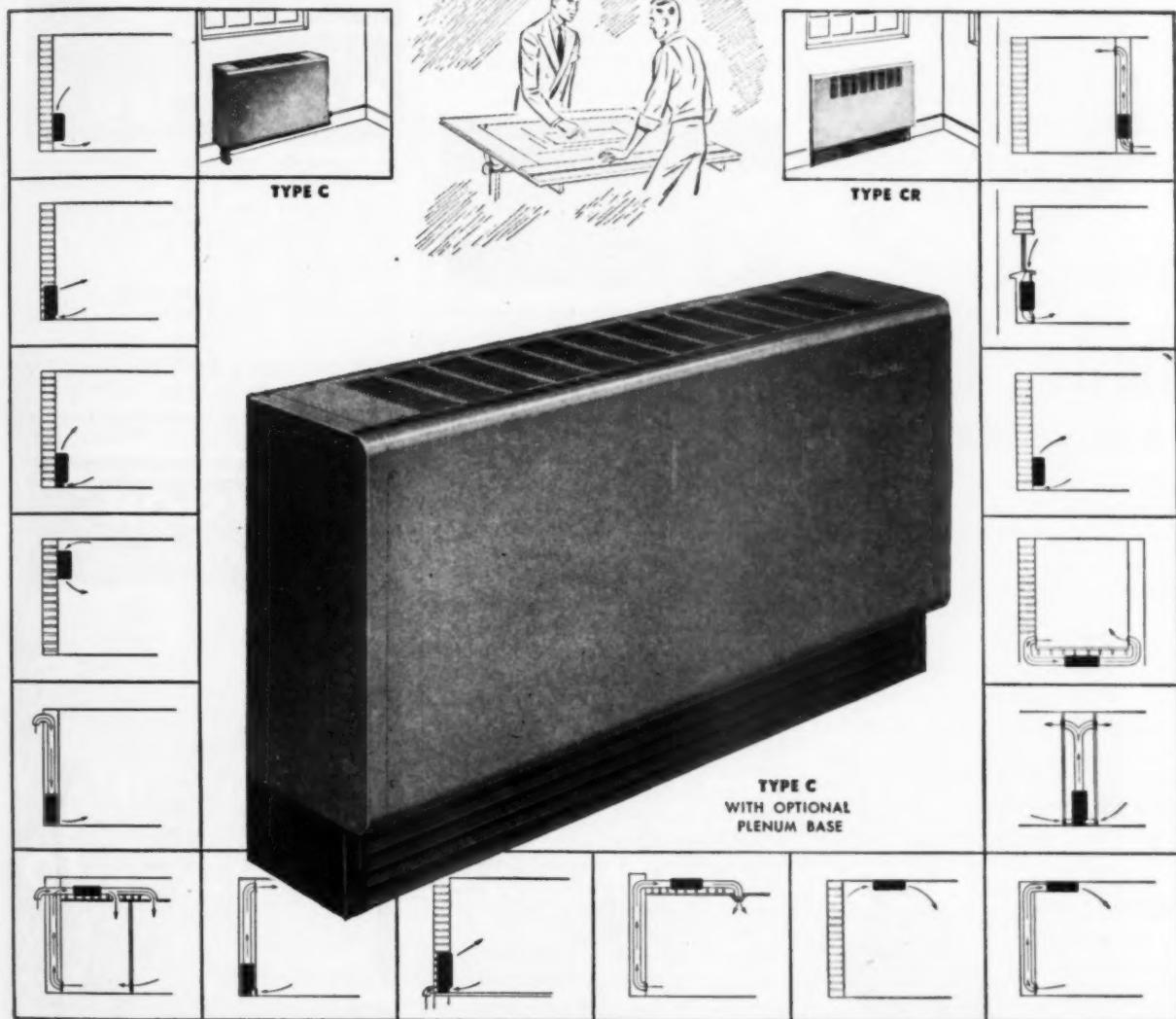
Established 1896

Largest Manufacturers of  
Aromatic Red Cedar in the world

**AMERICAN BUILDER**



# Solve your heating and cooling problems with new Modine Cabinet Units



Whatever your heating and cooling problems — there's a new Modine Cabinet Unit to fit your needs. A single unit for forced hot water heating, chilled water cooling. Steam models for heating only. Smartly designed and easy to clean and service. Quiet operation and quick response make Modines ideal for modern commercial and public buildings. Two basic types in five sizes...with optional equipment for meeting a wide range of application requirements.

**WRITE FOR NEW BULLETIN 550 TODAY!** Your Modine representative is listed in the classified section of your phone book. Or write Modine Mfg. Co., 1501 Dekoven Ave., Racine, Wis.



**Modine**  
**CABINET UNITS**  
FOR HEATING & COOLING

# HIGH performance LOW cost



**\$10750\***

## Smith-Corona ADDING MACHINE

YEAR AFTER YEAR of trouble-free operation...yet first cost is low and service calls are seldom if ever needed.

Extra features, too, that you'd expect only on much more expensive machines:

- Colorspeed Keyboard
- Error Control
- Clear Signal
- Instant Tape-Eject

For store or office, this strong simple adding machine is the one for you! Mail coupon or see your Smith-Corona dealer for the whole story.

\*Price for all states permitting Fair Trade Laws. Subject to change. Tax extra.

### SMITH-CORONA CASHIER

A complete cash register with adding machine advantages at lowest cost.



### MAIL COUPON TODAY

L C SMITH & CORONA TYPEWRITERS INC  
137 ALMOND STREET, SYRACUSE 1 N. Y.

Please send me further information about your Adding Machine and Cashier and the location of a near-by place where I can see and try these machines.

Signed \_\_\_\_\_

CLIP THIS TO YOUR BUSINESS LETTERHEAD

### Quality Approved Seal Identifies Wood Windows Meeting AWWI Standards

A minimum quality specification for double-hung wood windows has been developed by the American Wood Window Institute, Inc., and a licensing agreement set up by the group under which manufacturers meeting the specifications are authorized to display a "quality approved" seal on their units.

Erle Racey, Institute advertising council, said at a recent membership meeting in Memphis that development of the program began when investigations showed that, because of the inferior quality of some wood



LICENSED SEAL of AWWI-approved windows

windows on the market, wood windows as a type were not on a parity with others in loan value. Architects, builders and government lending agencies, he said, were in sympathy with the problem and urged establishment of the standard by which quality wood windows could be immediately identified.

The AWWI minimum specification was described as broad enough to allow all quality windows to qualify and still rigid enough to maintain standards at a high level.

Under the program, any fabricator of a wood window unit which will pass the laboratory test is eligible to become a licensee of the Institute and use the quality seal. It is not necessary for the fabricator to be an AWWI member.

Each licensee is assigned a number which appears on the seals he uses. Seals are placed inside the window at the top of the frame.

Racey said the entire AWWI advertising campaign is based on the new quality seal. The seal program has been activated in Texas, Louisiana, Mississippi, Alabama, Arkansas and Oklahoma, and units have been approved and license applications signed in 12 other states.

### WHAT ARE BUILDERS SELLING?

See the  
**OCTOBER AMERICAN  
BUILDER**

**WOOD AWNING WINDOWS**  
pioneered by  
**Gate City**

are chemically treated for resistance to rot, fungi, termites...for long lasting durability.

Tight closure time-tested through eleven years satisfactory performance in every type of building, in every section of the United States.

See Your Building Supply Dealer.

Refer to AMERICAN LUMBERMAN Dealer Products File, or write direct to factory.

**GATE CITY SASH & DOOR CO. Dept. AB-9**  
"Wood Window Craftsmen Since 1910"

P.O. Box 901, Fort Lauderdale, Florida  
MEMBER OF THE PRODUCER'S COUNCIL, INC.

### PRECISION folding stairway



- No springs—Actuated by counterweights
- Easy to operate
- Safety treads on steps
- Insulated door panel
- Requires no attic space
- Shipped in one package

Write for full information

**PRECISION PARTS CORP.**  
Nashville 7, Tennessee



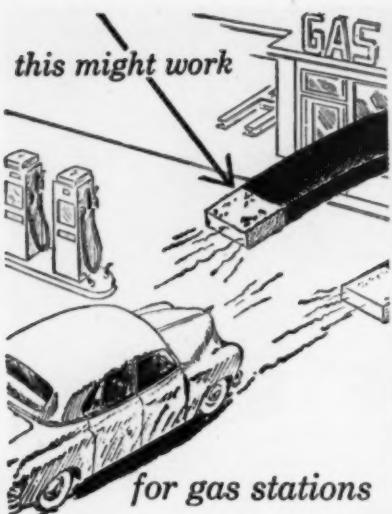
## KAWNEER OFFERS AN UNEQUALED VARIETY OF ARCHITECTURAL METAL PRODUCTS

Glazing Assemblies • Entrances • Trim • Show Case Doors  
Zourite Aluminum Facing Material • All-Aluminum Flush Doors  
Awning Boxes and Hoods • All-Aluminum Roll-Type Awnings.

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**Kawneer**  
COMPANY

ARCHITECTURAL METAL PRODUCTS

For information write: Dept. 86, 1105 N. Front St., Niles, Mich.



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CONSTRUCTION FIELD**

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Dodge Reports tell manufacturers, contractors and suppliers, who is building what, where and when. All you do is tell us in what areas you want us to find these prospects, anywhere east of the Rockies. You specify the jobs to be reported by type of construction, minimum valuation, stage of development. Then we send you *daily* Reports carefully screened to your own specifications.

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**DODGE REPORTS**

CONSTRUCTION NEWS DIVISION  
F. W. DODGE CORPORATION  
119 W. 40th St., New York 18, N.Y.

Timely, accurate, comprehensive  
construction news service

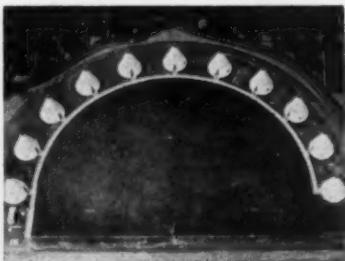
**Patents Plans for  
Wigwam Motel Units**

A new construction idea for motel living accommodations is incorporated in a new wigwam unit. The wigwam is 22 feet wide at the bottom and is 26 feet high. A framework of 2x6 lumber is covered with Celotex boards and



ATTRACTIVE wigwam-shaped sign on property calls attention to "Wigwam Village" motel

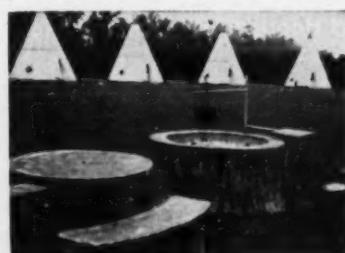
Sisalcraft over which are placed three coats of stucco. While the exterior has the appearance of being round, it is composed of 16 flat sides. The interiors are built up in an octagon shape with plywood panels and has a flat ceiling of plywood. Floors are of concrete and



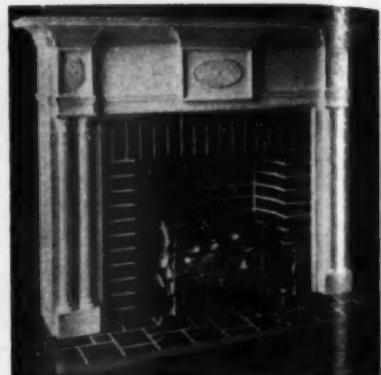
ELEVEN wigwam units placed in a semi-circle make up this San Bernardino Calif. motel

there are four windows in each unit. Cost per unit is about \$4500, including interior furniture.

Detailed plans of the units are patented by F. A. Redford, 2728 Foothill Blvd., San Bernardino, Calif., who will license anyone to build the units under his plans and construction process for \$1000 per location, regardless of the number of units built.



WITH concrete table-benches and barbecue, guests may prepare meals



**READYBUILT**  
(Reg. U. S. Pat. Off.)  
**FIREPLACES**

Adds beauty, cheer and comfort to any home, old or new.

The modern fireplace that fulfills all modern day requirements—used with gas or electricity.

Large variety of attractive models in brick, stone, wood, etc., available.

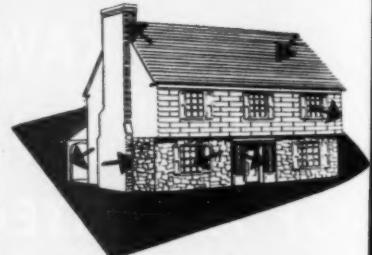
Furnished complete—ready to be installed by a handy man—shipped anywhere.

**DEALERS, BUILDERS and HOMEOWNERS**  
write for catalog and full information.

**The READYBUILT PRODUCTS COMPANY**  
1705-23 McHenry Street Baltimore 23, Md.



**Caulking Compound**



**For EVERY  
Caulking Job!**

**CALBAR** complies with Federal specifications and those of the Asbestos-Cement Products Assoc. It's elasticized, non-staining. Available in a full selection of colors from your jobber.

**CALBAR PAINT and VARNISH CO.**  
Manufacturers of Technical Products  
2612-26 North Martha Street  
Philadelphia 25, Pa.

AMERICAN BUILDING SEPTEMBER

# Thermopane

REGISTERED U.S. PAT. OFFICE

The acceptance of *Thermopane* insulating glass—Libbey·Owens·Ford's transparent insulating unit—has been tremendous. It is timely to emphasize the following:

1. *Thermopane\** is a registered trade-mark of the Libbey·Owens·Ford Glass Company;
2. Only Libbey·Owens·Ford makes *Thermopane* insulating glass;
3. Only Libbey·Owens·Ford can call a transparent insulating unit *Thermopane*;
4. Only *Thermopane* has the *Bondermetic Seal\** which bonds the panes of glass into one unit to prevent dirt and moisture from entering the dry air space;
5. The name "*Thermopane*" can and should be used when referring to the L·O·F product only;
6. The word "*Thermopane*" should never be used when referring to any other brand of multiple-glazing construction.

We make these statements because the function of a trade-mark is to identify unequivocally the manufacturer of a product . . . and to eliminate the possibility of confusion in the mind of the public concerning the producer of a specified product . . . and to assure that the customer gets what he orders.

We are sure that architects, contractors and others who are familiar with the

superiority and advantages of *Thermopane* will welcome these statements . . . will refrain from using our trade-mark in referring to any construction or product not made by the Libbey·Owens·Ford Glass Company.

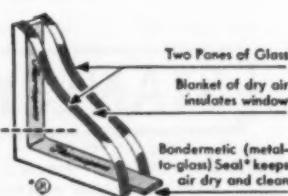
We believe that our readers will understand L·O·F's pride in *Thermopane* and our sincere desire to have *Thermopane* continue to enjoy its individuality.

L I B B E Y · O W E N S · F O R D   G L A S S   C O M P A N Y  
T O L E D O   3 ,   O H I O

OF  
ASS  
**Thermopane**

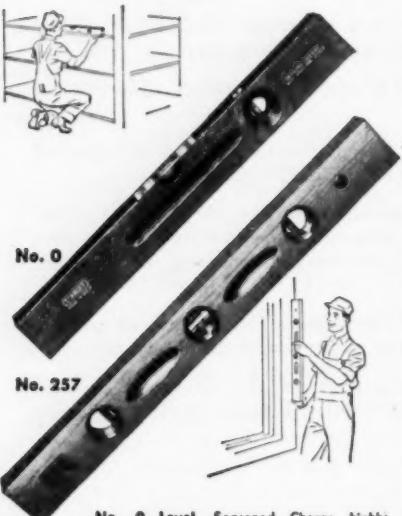
FOR BETTER VISION SPECIFY THERMOPANE MADE WITH POLISHED PLATE GLASS

LOOK FOR THE NAME ON THE SEAL BETWEEN THE PANES



# Work with **SPEED** and **ACCURACY** with STANLEY TOOLS

The standard of accuracy for more than a century, you can depend on Stanley Tools for fast, accurate work. They're carefully constructed, last longer. See these and other fine Stanley Tools at your favorite dealer's.



STANLEY TOOLS • NEW BRITAIN, CONN.

THE TOOL BOX OF THE WORLD

**STANLEY**

Reg. U.S. Pat. Off.

HARDWARE • TOOLS • ELECTRIC TOOLS  
STEEL STRAPPING • STEEL

## Slum Clearance Progress Reported by U.S. Cities

How local communities are meeting slum clearance and urban redevelopment problems is told in a series of summaries compiled by the Housing and Home Finance Agency.

The first of the series include the programs of Denver, Colo., Indianapolis, Ind., Los Angeles, Calif., Nashville, Tenn., New Brunswick, N.J., Norfolk, Va., Philadelphia, Pa., Savannah, Ga., St. Paul, Minn. and St. Louis, Mo. Summaries on programs and plans in other communities are to be compiled as information is assembled.

Factual accounts are provided by the summaries, outlining the problems of slum and blight facing the particular localities and the nature of the remedial steps taken thus far.

While each locality has its own peculiar problems, there are certain basic factors in all slum programs, HHFA points out, giving as examples over-all community and specific project planning, acquisition of sites, demolition of slum structures, relocation of displaced person and reuse of cleared sites.

The summaries indicate that:

Indianapolis is one of the first cities in the nation to undertake to clear its slums through a large-scale redevelopment operation.

Philadelphia has probably done as much as any city in the country and its proposed program will employ a variety of housing improvement methods.

The outstanding factor of St. Louis' comprehensive redevelopment program is its broad public acceptance. It calls for improvement mostly for residential purposes.

The programs of both St. Paul and Nashville involve the improvement of areas around the state capitol.

In New Brunswick, the slum area lies between the Raritan river and the main business section, adjacent to the city's high valuation residential area. At present it is planned to clear one portion and make it available for private redevelopment.

Los Angeles is far along in its slum clearance planning. Its principal blighted areas, known as Bunker Hill, Olympic and John Adams, are within the central 70 square miles of business district of the city. Project areas are planned to be parts of complete neighborhoods.

Officials of Savannah are planning to use Federal aid for slum clearance and urban redevelopment as an opportunity to begin elimination of the substandard dwellings which make up more than half of the city's housing.

**Grillcraft**  
Controlled Heat

### BARBECUE UNIT

For OUTDOOR  
and INDOOR  
FIREPLACES

PREFERRED  
by  
ARCHITECTS  
and  
BUILDERS

Easy to Install  
in Masonry.



- Broils, Roasts,
- Fries, Barbecues
- to perfection.
- Crank Raises or
- lowers Fire.
- Regulates heat.
- Portable with
- Steel Cart.



Free Fireplace Plans and  
Descriptive Folder on Request.

### GRILLCRAFT COMPANY

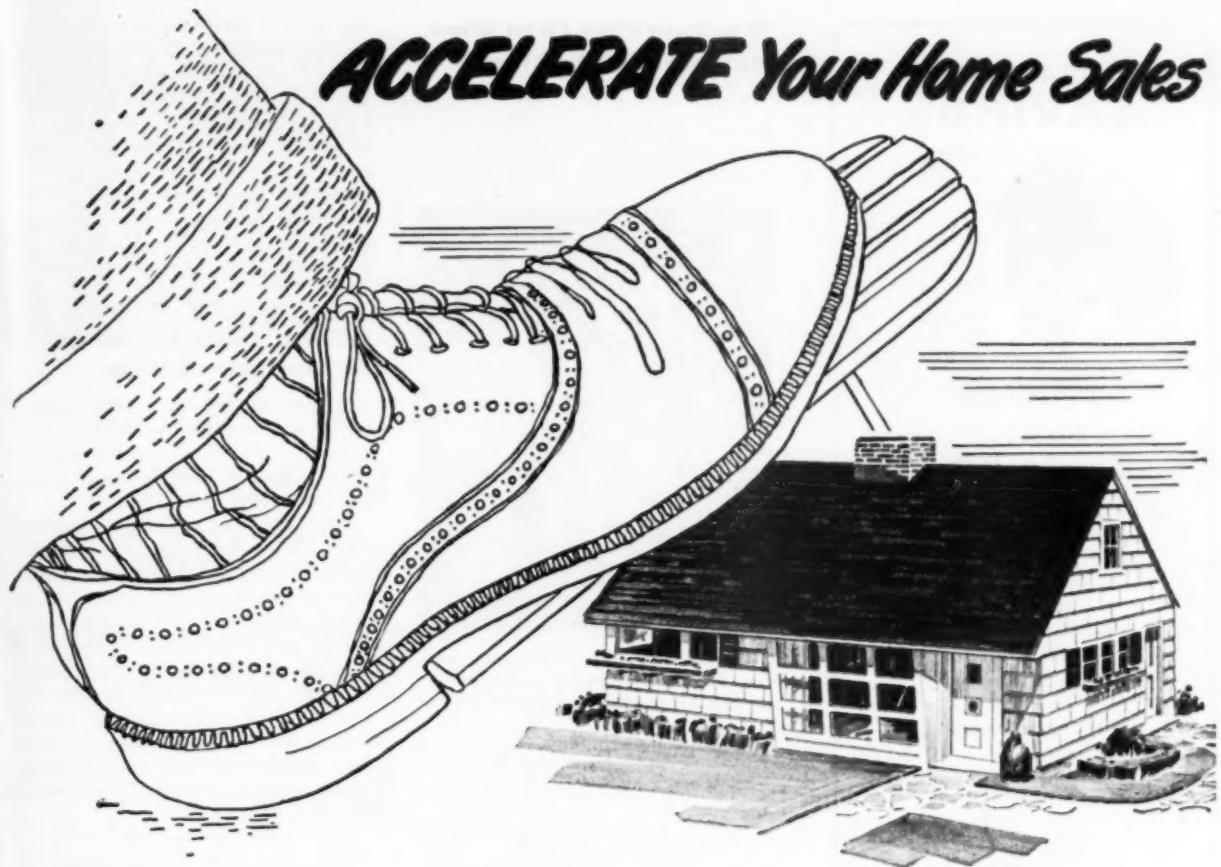
1487 Summit Avenue  
ST. PAUL 5, MINNESOTA

NEED A  
**SELF-HELP  
BOOK?**

MANY A MAN  
HAS BEEN HELPED  
TO A BETTER  
FUTURE BY A  
GOOD BOOK

See American  
Builder's Book-  
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**STEP UP THEIR SALEABILITY BY  
SIDEWALLING THEM WITH CREO-DIPT**

Sales figures prove it. Homes using factory-stained red cedar shakes sell faster. Capitalize on this fact by sidewalling your houses with genuine red cedar Creo-Dipt Double Wall Zephyrs.

These durable processed Shakes are factory-stained (not painted) in a wide variety of popular colors.

They're economical and easy to apply over Creo-Dipt Insulation Backing Board. In addition to beauty, they afford important fuel savings, greater home comfort, far less maintenance costs—four great features you can turn into sales.

**DOUBLE WALL**  
*Zephyrs*

CREO-DIPT CO., INC.—DEPT. AB-91  
North Tonawanda, New York

Please send me complete information on  
Creo-Dipt Double Wall Zephyrs.

FIRM NAME

ADDRESS

CITY

ZONE STATE

*Mail this Coupon Now*

## ON-THE-JOB SAVINGS



"Sheds  
Winter  
Weather!"

### PENGUIN BRAND TARPAULINS

New Low Price

13 Stock Sizes

3 Weights

Quick Delivery

Waterproof

Seams Double Sewn

Raw Edges Hemmed

Rustproof Grommets

in Extra Strong

Triangular Patches



GIVES  
OVER  
125,000  
BTU  
WITHOUT  
SMOKE

BURNS  
LESS  
THAN  
A GAL.  
OF FUEL  
PER HR.

### DANCO OIL SALAMANDERS

Square Bottom . . . Won't Tip

One Piece Folded Steel Bottom

No Thin Spots or Leakage

Operates Up to 20 Hrs.

Without Refueling

# DANIDUX

C. R. DANIELS, INC.

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PHILADELPHIA	CLEVELAND	MINNEAPOLIS
BUFFALO	PITTSBURGH	ST. LOUIS
CHARLOTTE	MILWAUKEE	DALLAS

## Woodworking Firm Wins National Safety Award

Curtis Companies, Inc., Clinton, Iowa, woodworking manufacturer, recently received an Award of Honor from the National Safety Council,



G. M. CURTIS, Curtis Companies president, accepting the safety award given to his firm by the National Safety Council

Chicago, for distinguished service in the cause of safety. This was the second time that the concern won this award.

The award was bestowed in recognition of 1027 working days, cover-

ing over 3,500,000 man-hours without a lost-time accident. M. L. Gilbert, commissioner of the Iowa Bureau of Labor, who attended the award presentation, declared he knew of no other industrial firm that had attained such a record.

Walter Nyquist, chairman of the Curtis safety committee, received the award for the concern and presented it to G. M. Curtis, company president.

## DeWalt Tools Featured In New Sound Film

A new five-minute motion picture with sound, produced by DeWalt, Inc., Lancaster, Pa., demonstrates applications of the firm's latest line of power tools, the DeWalt Models 400.

The machines are shown as rip saws, single-headed shapers, single-headed moulders, rabbeting machines, tongue and grooving machines, bevel-rip machines and ploughing machines.

First of six proposed for release this year, the film is not available for free distribution to industrial plants, schools, lumber yards, home builders, etc., company officials said. Booking is through local DeWalt representatives.

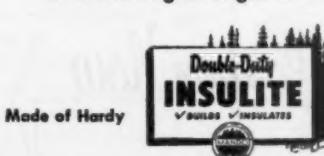
*Renew Your Subscription*

## Rugged and Tough



## BILDRITE\* sheathing

Let it rain, sleet, hail or blow.  
With BILDRITE on the job, durability  
and bracing strength are assured.



\*® 3

INSULITE DIVISION, MINNESOTA AND ONTARIO PAPER COMPANY

AMERICAN BUILDER



**sell the best ...**

**sell** *Gunnison*

Sell quality! Quality in materials—quality in manufacturing! GUNNISON HOMES feature variety in designs, floor plans and exterior elevations . . . each home can be under roof in one day, ready for occupancy a short time later! Quick construction reduces skilled labor to a minimum! Above all, GUNNISON HOMES are permanent—built to endure the most strenuous treatment. Rigid testing, PLUS quality control all the way, assure soundness and strength in homes that are priced to suit the most moderate income. Yes, you sell the best when you sell GUNNISON!

Interim Financing is available to qualified GUNNISON Dealers! Choice dealerships are still available in some areas. Your personal inquiry is welcome—for complete information, write Dept. A-17.



Manufacturers of  
Gunnison Coronado  
and CHAMPION Homes

*Gunnison Homes*<sup>INC.</sup>

UNITED STATES STEEL  CORPORATION SUBSIDIARY  
NEW ALBANY, INDIANA

"Gunnison," "Coronado" and "Champion"—T.M. Gunnison Homes, Inc.

Builders!  
Carpenters!  
Contractors!

**Now!**  
**a 78" LEVEL**  
**ONLY \$12.85**

The only 78" Level—there's no other like it. Use for setting door jambs and window frames.

**6 VIAL — ALUMINUM  
PRECISION-BUILT**

Use either end or edge up. 4 plumb, 2 levels. Light, strong aluminum alloy.  $\frac{3}{8}$ " x  $2\frac{1}{4}$ " x 78". I-beam construction, far stronger than a casting. Non-warp. Weight only  $4\frac{1}{4}$  lbs.

**No Factory Repairs Needed**

Equipped with EZ set glass holders. Replaceable in a minute with an ordinary screw driver. Extra spirit tube holders mailed—only 50 cents each.

72" size \$11.50. Sent postpaid, cash with order.

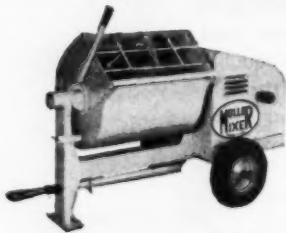
PATENTS PENDING

**SIMPLEX LEVEL CO.**

6534 E. Warren Ave. MICHIGAN

**CONTRACTORS—save money!**

Mix plaster and mortar in a **MULLER 3 FOOT MIXER**



- An investment that will give you better plaster and mortar at far lower costs than old hand methods. Ideal for both inside and outside use. Holds full bag batch of most mixtures.

**PRICE \$300** (with electric motor)

**\$320** (with air-cooled engine)

FOB Metuchen, N.J.

Also available in 6 (2 models), 9 and 12 cubic foot sizes

Write for name of nearest distributor.



**MULLER MACHINERY  
COMPANY, Inc.**

Metuchen 4, N.J. Cable Address MULMIX

**Lawrence F. Steele  
Meets Accidental Death**

Lawrence F. Steele, advertising manager of the American Floor Surface Machine Co., Toledo, Ohio, was drowned on July 4th when he fell overboard from his motor boat on Lake Erie near the Toledo Yacht Club. Steele



Steele

had been with American Floor for 15 years. He was editor of "American Floor News," a company publication. He formerly attended the University of Toledo, and was a member of the Toledo Yacht Club, Advertising Club of Toledo, and the Toledo Chamber of Commerce.

**Lumberman G. LaPointe  
Dies in Wisconsin**

George W. LaPointe, Jr., of Menominee, Wis., one of the founders of the National Retail Lumber Dealers Association, died July 24 at his home after an attack of pneumonia. He was 77.

Mr. LaPointe, president of the O & M Lumber Co. in Menominee, was widely known in the industry. For many years he was a leader in

the Wisconsin Retail Lumbermen's Association, the Northwestern Lumbermen's Association and N.R.L.D.A.

A graduate of Shattuck Military School at Faribault, Minn., and Cornell University law school, Mr. LaPointe first became acquainted with logging and sawmilling in Wisconsin. He practiced law for a short time and then started in the retail lumber business at Wilson, Downing & Menominee.

Later he joined the Northwest Lumber Co. and the John S. Owen Lumber Co. in forming the O & M organization, of which he successively became general manager, secretary, vice president and president.

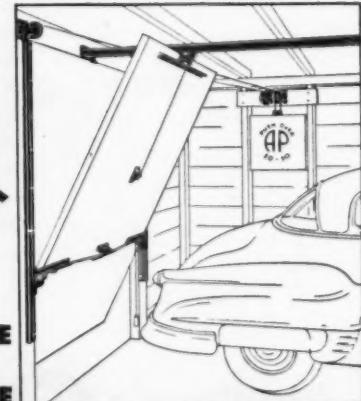
**Skilsaw Buys Control  
Of New York Firm**

Purchase by Skilsaw, Inc., of controlling interest in Loud-Wendel, Inc., Middleport, N.Y., has been announced by Bolton Sullivan, Skilsaw president. The New York firm makes circular saw blades, dado sets and industrial knives.

The Skilsaw president, Sullivan, will also serve as president of Loud-Wendel. Other officers are George E. Brennan, treasurer, who replaces A. Thorne Hills, and Kermit Du Moulin, general sales manager.

**Easy to Install . . .  
Lasting Satisfaction**

**ALLITH**  
**50-50**  
**PUSH-OVER**  
**GARAGE**  
**DOOR**  
**HARDWARE**



Combine the expertly-designed Allith garage door hardware with your own or any standard door. Result . . . a rugged, easily-operated overhead door that gives full and lasting customer satisfaction.

Quickly installed, standard set fits any opening up to 9' wide x 7' 6" high when doors do not exceed 275 lbs. Other sets available for openings up to 10' wide x 10' high.

**ALLITH**  
**-PROUTY, INC.**  
**DANVILLE, ILLINOIS**  
**IN AMERICAN BUILDER for Forty-Five Years**

# AVAILABLE to Lumbermen FREE!

For Showing to  
**TRADE and BUSINESS**  
Groups  
**CIVIC CLUBS**  
**COMMUNITY**  
**ORGANIZATIONS**  
PTA, Etc.



## From **TREE TO TRADE**

presented by  
**THE LONG-BELL LUMBER COMPANY**

### The STORY Behind The Merchandise You Sell



#### *In a Fascinating Natural Color Motion Picture*

Everything that goes into the making of quality lumber—from the giant of the forest to the finished product in your yard—is interestingly depicted and told in this new, beautiful, natural-color sound film. It is available to lumbermen for the asking to show to your own trade groups or to your customers—the members of civic, business, community and parent organizations.

"From Tree To Trade" is instructive as well as interest-compelling, in its 31 minutes of sequences on forestry, logging and lumber manufacturing. It will give those who see it a new concept of the

many factors which go into the quality of the lumber and lumber products you sell.

Be one of the first to show this fascinating film—it is available in 16 m.m. to be used on sound projector only. Attach the coupon to your letterhead and mail to Long-Bell Lumber Co.



**LONG-BELL LUMBER CO.** (East of Rocky Mts.) KANSAS CITY, MO.  
(West of Rocky Mts.) LONGVIEW, WASH.

I would like to show your sound and color film "From Tree To Trade" to the following organizations:

On or about (dates planned) \_\_\_\_\_

Sound Projector available in 16 m.m. \_\_\_\_\_

Please advise when it will be available. \_\_\_\_\_

Signed \_\_\_\_\_

Firm name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zone \_\_\_\_\_ State \_\_\_\_\_

AM \_\_\_\_\_

#### **QUALITY WOOD PRODUCTS**

From Long-Bell Douglas Fir and Ponderosa Pine factories—quality Frames, Industrial Cut Stock, Sash & Doors, Glazed Sash Box Shook . . . Kitchen Cabinets . . . Unpainted Furniture . . . Pre-fabricated Building Stock . . . varied Products.

#### **OAK FLOORING • PONDEROSA PINE PLYWOOD • TREATED PRODUCTS**

. . . Woods treated with creosote and standard salt preservatives, from Long-Bell Wood Preserving Plants.

Government defense needs necessarily come first but we will make every effort to supply the essential requirements of our customers.

DIVISIONAL SALES OFFICES  
Eastern Division, Kansas City, Mo. Western Division, Longview, Wash.

**THE LONG-BELL LUMBER COMPANY**  
Established 1875  
Kansas City 6, Missouri



**... is PROFITABLE  
on every building job!**



**Gets you  
UP  
in the  
world ...  
FASTER  
SAFER  
EASIER**

**ECONOMICAL . . . to own or to rent!**

For maximum profit and speed on all your jobs, scaffold with Bil-Jax. Save time in erecting, dismantling; no loose parts . . . no losses in re-use. Light in weight, yet bears heavy loads. Also: rolling trestles, sectional and lean-to ladders, ladder jacks, scaffold brackets and leveling jacks. Available on sale or rental basis.

*Write for literature . . . ask for bulletin D-9*



**BIL-JAX • INC. • ARCHBOLD  
OHIO**



**thousands  
of contractors  
will want this  
new Bostwick  
catalog**



**Bostwick**

**METAL LATH AND ACCESSORIES**

• Bostwick's contractor and dealer friends order continually from its Catalogs, many since 1890, when the company was founded. Now, in 1951, you'll find its latest Catalog the best ever! It tells you what you want to know about Bostwick lath, corner bead, and accessories. Don't miss seeing your copy. Send for your 1951 Catalog today.

**THE BOSTWICK STEEL LATH COMPANY  
103 HEATON AVENUE • NILES, OHIO**

### Suggestions for Treatment of Floors Before Covering

Proper treatment of wood floors before any of the conventional floor coverings are applied will avoid trouble later on, according to Sam Camp, of the Camp Co., Chicago, manufacturer of floor coverings and underlays.

In summer months, Camp writes, wood floors tend to expand from heat and moisture associated with a high humidity of the air. Where flooring buckles it requires adjustments or repairs that are difficult and expensive, since the floor covering must also be removed.

When wood floors have relatively large openings between the boards, it means that the separations were caused by shrinkage of the boards, causing the floor covering to pull apart.

With wood floors covered with asphalt tile, linoleum or other floor covering, it is common practice to first apply a floor covering with linoleum paste with which the chosen covering is cemented to the flooring felt. Since some of the floors will be found a little uneven, they are sanded, an operation which sometimes leads to trouble. For when a floor is sanded below the sealer that had been applied when the floor was installed, it opens the pores of the wood.

When this happens, the floor should be resealed or primed. When this is not done and the flooring felt is applied over a porous sanded floor with linoleum paste, water in the paste is absorbed into the wood. After the flooring felt is applied the floor covering is usually installed immediately. Thus the wood floor may expand and buckle, and expensive repairs may be necessary.

To avoid this difficulty, and to lengthen the life of the floor covering, it is recommended that the floor be treated with a thin application of a latex composition instead of the sanding operation. A smoother base for the covering will result and flooring felt will not be required.

All wood floors before being covered should be nailed securely with screw-type nails. Loose boards are prone to buckle and warp when subjected to moisture. It is also good practice to remove one or two boards every six to eight feet and fill the vacant spaces with asphalt mastic. This will allow for expansion, particularly when the wood floor is nailed to joists that are close to the foundation, and at the same time prevents excessive expansion.

(Continued on page 194)

AMERICAN BUILDING

# Floor Layers Who Lay 'em, Like 'em . . . . BRADLEY UNIT WOOD BLOCKS, THAT IS

No endorsement means more, because these fellows find out fast what's right or wrong with how flooring "works."

They find Bradley Blocks work right — and say so! That's because Bradley's drying, seasoning and machine work follow proven practices, plus Bradley's special advantage of Straight-line ripping which promotes exact matching of strips in the blocks and blocks in the floor.

Available in oak, beech and pecan, finished or unfinished, for mastic and nailed installation, Bradley Unit Wood Blocks provide smart, modern decorative beauty and enduring service for homes, apartments, offices, libraries, churches and schools.

#### Related Bradley Premier Products

Straight-line hardwood flooring in oak, beech and pecan, Random Width Oak Plank . . . each finished or unfinished; oak stair treads, risers, thresholds and glued-up panels.

Write for  
Your Copy



For further information, call our nearest representative, or address:

**BRADLEY LUMBER  
COMPANY  
of Arkansas**

WARREN, ARKANSAS

**NO NAILING!  
ALL STEEL!**

**HERCULES METAL BRIDGING SAVES TIME, MAKES MONEY;  
BRIDGES FLOORS FASTER, BETTER, AT FAR LESS COST!**

**ASK YOUR DEALER TO SHOW YOU  
THIS MODERN, VERSATILE IDEA !**

#### IDEAL FOR NEW CONSTRUCTION

**EXCELLENT** for Pre-Fab, basementless, slab-type or structures with only crawl space, for Hercules installs as easily from above as below.

**THE ONLY ANSWER** for bracing saggy, squeaky floors in OLDER structures, for remodel jobs, for bracing floors under heavy appliances, refrigerators, sinks, automatic clothes washers . . . even braces boat docks.

► ADJUSTABLE FOR 2x6, 2x8, 2x10 JOISTS

► NO NAILING REQUIRED

► SAVES COST OF WOOD, NAILS

► TIGHTENS AS JOISTS SHRINK

► FHA ACCEPTED

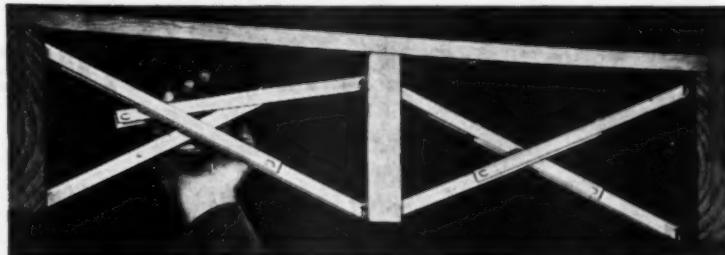
► ANYONE CAN INSTALL

► PERMITS SUB-FLOORING TO BE LAID FIRST, BRIDGED LATER

► ADAPTABLE TO ALL STANDARD CONSTRUCTION

► MAKES A TRIM, STURDY, HAND-SOME INSTALLATION

► READILY REMOVED, RE-INSTALLED IF ALTERATIONS EVER DESIRED



#### HOW THEY WORK . . .

Simply set the sharp points of one end into the joist near the sub-floor, then place points of the other end into the next joist near the bottom, PULL DOWN and it snap-locks to position.

Formed from 20 gauge rust proofed steel. Assembles quickly, you do not have to sort them, for they come packed 100 male to a carton, 100 female to a carton. Thus, the 2 cartons make 50 sets (set consists of 4 pieces —when assembled completes the figure X). Shipping weight of the 2 cartons—50 lbs.

**HOW THEY SAVE** • Here is cost record of wood on recent 500 Home Projects:

Lumber 1x3 for 16" O.C.—  
.07 per piece..... 14¢ SET

2 eight-penny nails each end,  
8 nails to set..... 1¢

Average cost for cutting (4 cuts)... 2¢

Labor cost (at \$2.50 hr. or 4¢ per min.), to set and install tops... 16¢

Labor cost at bottoms, 2 minutes... 8¢

**MINIMUM COST PER SET** WOOD BRIDGING ..... 41¢ SET



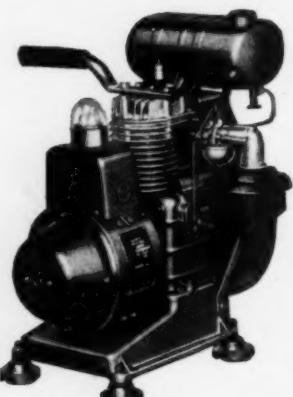
ASK YOUR  
DEALER  
OR WRITE  
SALES  
TERRITORIES  
OPEN

**GLOVER**  
TELEPHONE Sherwood 2814

**COMPARE THIS WITH LOW COST OF  
HERCULES METAL BRIDGING, PLUS SAVINGS  
IN TIME, MATERIALS, LABOR, CONVENIENCE!**

**MFG. and SALES**  
2487 MANCHESTER ROAD  
AKRON 14, OHIO

# KOHLER ELECTRIC PLANTS



**MODEL 1.5MS, 1500 watts, 115 volt DC. Manual control. Length 18", width 14", height 21".**

Kohler Co., Kohler, Wisconsin. Established 1873

# KOHLER OF KOHLER

**PLUMBING FIXTURES • HEATING EQUIPMENT • ELECTRIC PLANTS  
AIR-COOLED ENGINES • PRECISION PARTS**



***How to Select the  
Right HEET AIRE  
for Every Purpose***

Here's the first and only complete GUIDE to the selection of electrical wall-insert and wall-attachable space heaters!

It gives all the information about QUICK HEATING you've always wanted—types, sizes, heating principles, thermostatic heat controls, recommended wattages plus an exclusive chart based on the four factors that determine the selection of the correct HEEATAIRES.



## **INDEPENDENT SOURCE OF ELECTRICITY**

**Portable power helps finish jobs faster**—eliminates the expense and inconvenience of temporary hook-up to a power line. Low-cost model operates saws, drills, cutters, pipe threaders, grinders and other tools having universal (AC-DC) motors. Develops 1500 watts DC. Compact, weighs only 75 lbs. Handle for carrying. Two-wheel, rubber-tired hand truck available. Other sizes, 350 watts to 15 KW. Write for folder 20-A.

### **Floor Treatment . . .**

(Continued from page 192)

Wood floors on-grade nailed to sleepers imbedded in concrete should not be covered. The entire wood floor should be removed and the proper underlayment applied in the necessary thickness to render the floor satisfactory for the reception of the desired covering. All underlays and floors should be dry before covering is applied. A thin underlayment may dry in a few hours, but a thick one may require several days, depending on drying conditions. If an underlayment is not sufficiently dry before floor covering is installed, the moisture may be trapped and may enter the wood sub-floor, causing expansion and possible buckling.

## **Announce FHA Acceptance of Insulating Siding Panels**

"Use of Materials Bulletin UM-8" on asphalt insulating sidings for new construction was recently published by the Federal Housing Administration. The shingle panels are a new product of the insulating siding industry.

Ranging in size from 9 to 15 inches wide and 44 to 48 inches long, the panels have  $\frac{1}{2}$ -inch-thick insulation board for structural strength and insulation. An asphalt coating for weather protection and surface mineral granules in white, gray, green and brown are other features.

Tests of the new siding by the U. S. Bureau of Standards and evaluations from field experience indicate it has a life expectancy of around 15 years without maintenance costs, according to the Insulating Siding Association.

Before applying the panels, a waterproof building paper is laid over wood sheathing. A vapor barrier is installed on the inside (warm) wall of homes where the outdoor design temperature for heating is below 20 degrees F.

Ten to 15  $1\frac{1}{2}$ -inch galvanized and painted nails are used in securing each panel, depending on size of panel and manufacturer's instructions. Caulking compound is used around windows and doors where siding panels are cut to fit snugly against the wood casing.

The Insulating Siding Association has published a detailed application manual with recommended installation techniques. Copies may be obtained from the association office at 530 Echo Lane, Glenview, Ill.

## Look at this Table of Contents

## The Principles of HEETAIRES Types and Sizes

## The Principles of HEETAIRE Types and Sizes

- |   |  |
|---|--|
| <p><b>THERMOSTATIC<br/>CONTROLLED Operation</b></p> <p><b>Series 230 HEETAIRIES . . .</b><br/>Fan-Forced Radiant Heat . . .<br/>1250 to 3000 Watts</p> <p><b>Series 250 HEETAIRIES . . .</b><br/>Fan-Forced Black Heat . . .<br/>1500 to 3000 Watts</p> | <p><b>Series 210 HEETAIRIES . . .</b><br/>Fan-Forced Black Heat . . .<br/>3000 to 5000 Watts</p> <p><b>Series 200 HEETAIRIES . . .</b><br/>Radiant Heat . . . 1000<br/>to 2000 Watts</p> <p><b>Series 240 HEETAIRIES . . .</b><br/>Radiant Heat . . . 1000<br/>to 1500 Watts</p> |
|---|--|

**MARKEL + LASALLE**

ELECTRIC PRODUCTS, INC.

**PRODUCTS INC.**

194



## *Today's Time-Tested Finish* for **FLOORS • PANELING • ALL WOODWORK**

In the living room, rumpus room, den, kitchen—wherever you follow the trend to natural wood decor, bring out the beauty of the grain...specify the finest of *all* modern finishes, shellac!

- Won't Scratch or Mar
- Will Not Darken with Age
- Outwears Other Finishes

**shellac**

**Easy to Apply—Easy to Maintain**

dries fast, simple to retouch and keep beautiful

Nationally Advertised



**SHELLAC Information Bureau**

of the American Bleached Shellac Manufacturers Assn., Inc.  
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Dept. B9

Please send me, without obligation, "Standard Specifications on the Use and Application of Shellac".

FIRM NAME \_\_\_\_\_

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CITY \_\_\_\_\_

ZONE \_\_\_\_\_ STATE \_\_\_\_\_

SIGNED \_\_\_\_\_

SEPTEMBER, 1951

# STAY TIGHT WITH KAY-TITE



FOR

CINDER BLOCK WALLS	CEMENT BLOCK WALLS
STUCCO SURFACES	
PUMP AND BOILER PITS	
FIELD AND QUARRY STONE	
CONCRETE MASONRY	RETAINING WALLS
ROUGH MASONRY	UNGLAZED TILE
SWIMMING POOLS	CISTERNS SILOS
ELEVATOR PITS	CELLARS RESERVOIRS
COPINGS	BRICK WALLS
BRICK PIERS	FISH PONDS

KAY-TITE CAN BE USED ABOVE OR  
BELOW GRADE, INSIDE OR OUTSIDE

Available in 50 lb. drums  
White and 9 colors.

Member National Association of Home Builders

**SEND THIS COUPON FOR  
INFORMATION FOR BUILDERS**

KAYTITE COMPANY BOX 550 WEST ORANGE, N. J.  
PLEASE SEND BUILDERS INFORMATION:

NAME OF COMPANY \_\_\_\_\_

STREET \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_

ATTENTION OF \_\_\_\_\_

**KAY-TITE COMPANY**  
WEST ORANGE NEW JERSEY  
ELEVEN FAR WESTERN STATES CONTACT KAY-TITE COMPANY  
1717 WESTLAKE AVENUE, NORTH, SEATTLE 9, WASHINGTON  
More than 20 years of satisfactory performance

Balanced  
design —  
easy  
operation



Zip! Zip!  
Fast as you grip!



## HANSEN

the Tacker  
with 1001

### Lighting Keynote of Westinghouse Offices

Considered by engineers to represent the most advanced step yet taken to improve the working conditions of office workers in the interest of increased efficiency, the new office lighting keynotes of Westinghouse Offices.

More  
from

You get  
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JOHN

You'll like the fuel  
give you. And you  
ability. If you are  
ment, let your H  
difference an auto  
your fuel and serv  
There's a Johnson  
all precision-built

Johnson  
Oil  
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Johnson Burners  
**S. T. JOHNSON CO.**

940 Arlington Ave.  
Oakland 8, California  
401 No. Broad Street  
Philadelphia 8, Pa.

PAC  
MISS

in the bactericidal range...  
avoid monotony, not a single office  
has all its walls in the same color.  
Various shades of red, green, blue,  
yellow, and brown are used to pro-  
duce a cheerful office atmosphere.

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y office  
Com..

AMERICA'S *Number I* HARDWARE

# AGES SSING



**Lockset, #7750** Pin-tumbler cylinder security. Extremely rugged. Designed. Quickly installed (on hand) and adjusted to various sizes. In types and sizes for any

**Link Hold-Open**  
#193. Compact  
smooth, silent, sure  
in except when  
"hold-open" position.  
ight push or pull.  
adjusted. Fusible  
160°-165° F. and  
older.



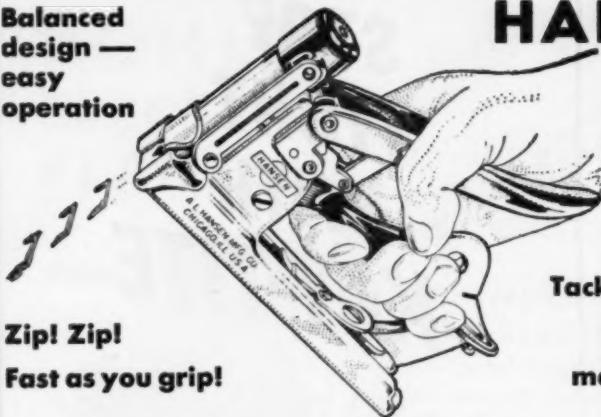
**YALE & TOWNE**

YALE is a registered trade mark.

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d to pro-  
phere.

BUILDING

Balanced  
design —  
easy  
operation



Zip! Zip!  
Fast as you grip!

## HANSEN

the Tacker  
with 1001  
uses —

Tacks insulation,  
ceiling tile,  
metal lath, etc.



INSULATION of all types quickly and properly installed with Hansen, the Tacker you hold and operate with one hand — securely holding material and bracing self with other. Flanges on insulation are easily tacked securely in place. Reflective insulation looks and holds better when tacked with Hansen. Building paper, screens, ceiling tile, metal lath, coroneite, are among other time-saving uses of this modern tacking method.

REQUEST BOOKLET T-40

A. L. HANSEN MFG. CO.  
5059 Ravenswood Ave.  
CHICAGO 40, ILL.

More HEAT  
from Less oil

You get more for your money  
with a modern, automatic

## JOHNSON BURNER

You'll like the fuel-savings that a Johnson Burner will give you. And you'll like its quiet, carefree dependability. If you are still using old-style, wasteful equipment, let your Heating Engineer show you what a difference an automatic Johnson Burner can make in your fuel and service bills.

There's a Johnson Burner for every heating need . . . all precision-built to last . . . all engineered to maximum efficiency . . . all backed by a 48-year record of leadership. See the Johnson Burner dealer near you.

Johnson  
Oil  
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S. T. JOHNSON CO.

940 Arlington Ave.  
Oakland 8, California  
401 No. Broad Street  
Philadelphia 8, Pa.

## Lighting Keynote of Westinghouse Offices

Considered by engineers to represent the most advanced step yet taken to improve the working conditions of office workers in the interest of increased efficiency, the new office of the Westinghouse Electric Corp., occupying 46,000 square feet of



OFFICES are not only illuminated by modern fluorescent fixtures, but are also flooded with "sunlight" by tubular units in ceiling

space in the Chicago Merchandise Mart, is bathed in artificial year-round sunlight. The new offices feature newly-developed fluorescent sun lamps which irradiate the entire office area, germ-killing Sterilamps installed in the ventilating system, bright colors on the walls to provide cheerful surroundings, acoustical soundproofing and air conditioning.

A total of 220 new type sun lamps developed by Westinghouse are installed on the ceiling over all working areas. These lamps produce in an eight-hour day the equivalent of 15 minutes of summer sun. The cost



PANELING and desk tops in this room are of Micarta, a laminated plastic material of many uses developed by Westinghouse Corp.

of operating one 40-watt lamp of this type for a year is only a little more than a dollar, according to Westinghouse engineers.

Playing an important role in the health program are 80 germ-killing Sterilamps which produce ultraviolet in the bactericidal range. And to avoid monotony, not a single office has all its walls in the same color. Various shades of red, green, blue, yellow, and brown are used to produce a cheerful office atmosphere.

AMERICAN BUILDING

AMERICA'S *Number 1* HARDWARE



## and Clinic Chooses HARDWARE BY **YALE**

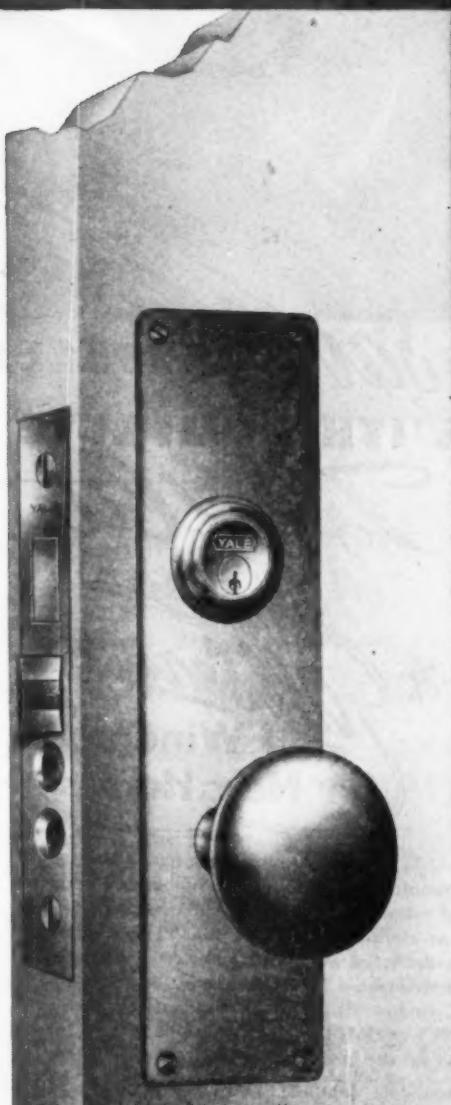
...this is only one among dozens of important new buildings, all over the country, where the extra value of YALE hardware has been recognized. Surely, this is a trend worth noting...and worth considering for the job you have on the board now.

After all, this preference for YALE hardware, on job after job, hasn't just "happened." It's the result of long years spent in engineering every minute detail of YALE hardware to maximum efficiency—and of long years spent by our customers enjoying the excellent security, fine appearance and operating economy we've built into our products.

Let us show you how easily, and inexpensively, you can get these plus values on every job. Just write The YALE & TOWNE Manufacturing Co., Dept. S49, Stamford, Conn. (In Canada, St. Catharines, Ont.)

**YALE & TOWNE**

YALE is a registered trade mark.



**Yale Mortise Lockset, #7750** Pin-tumbler cylinder gives greater security. Extremely rugged. Attractively designed. Quickly installed (on doors of either hand) and adjusted to various door thicknesses. In types and sizes for any requirement.

**Yale Fusible Link Hold-Open Door Closer, #193.** Compact design. Gives smooth, silent, sure closing action except when opened to "hold-open" position. Released by slight push or pull. Position easily adjusted. Fusible link melts at 160°-165° F. and releases the holder.





## Save Installation Time With Complete Aluminum *Fleetlite* Windows

\* *All Seasons*  
Windows  
for New Homes

FLEETLITE is a revolutionary new window—a complete year-around unit combining interior and exterior double hung windows and screen in an aluminum frame! FLEETLITE windows are delivered assembled and glazed in corrugated cartons. It is the greatest advance ever in window design and construction . . . the ONLY COMPLETE all Aluminum window unit on the market today.

Thousands of FLEETLITE windows have been installed in new homes throughout the United States and Canada. Builders are boasting about the easy installation and the spectacular selling advantage of FLEETLITE equipped homes. Home owners are delighted with the beauty, convenience and ever-lasting construction of FLEETLITE units. Eliminate storm sash. No storage problems, less dirt and dust, warmer winters and cooler summers. FLEETLITE features sell homes for you . . . spell comfort for your customers.

Write today  
for  
Complete Literature

*Fleetlite*  
AMERICA'S TIME-TESTED WINDOW

As advertised in House Beautiful, House and Garden, Small Homes Guide, American Builder, Practical Builder and Magazine of Building.

Made by  
**FLEET OF AMERICA, INC., 112 PEARL STREET, BUFFALO, N.Y.**

Territories open for full time Factory Representatives.



**244 Three-Bedroom Homes  
at \$9,750 - \$10,950 Sell  
Fast in San Francisco**

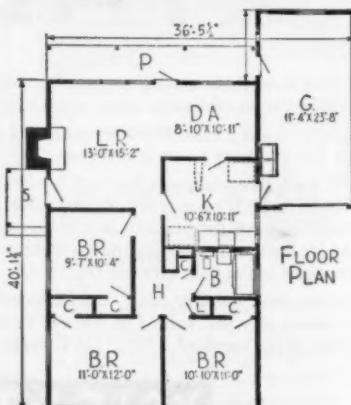
An entire tract of 244 homes on 50 foot lots, varying in depth from 100 to 130 feet, in South San Francisco were sold recently in just 10 days. The homes, all having three bedrooms, were constructed in three basic architectural styles.

Most expensive was the "Pricesetter," staggered level house with bedrooms above a two-car garage, so named because the developers, Sterling Sales Co., believed the price of \$10,950 to be the lowest one then current for this type of home. It was built on hillside slopes.

It was finished with oak floors throughout, controlled heat, tile bath, fireplace, venetian blinds, and an exterior finish of redwood and stucco. The price also included landscaping of the front yard and fencing of the rear yard.



GLASS WALL opening onto rear yard was offered in this model; plan below



Second in price range was the "Deluxe Modernaire," a ranch type home on one level, also having a two-

(Continued on page 202)

# Sell LIGHTWEIGHT, DRY, LOW-COST INSULATION!



Here's why  
**Bird Silvercote insulation**  
is this year's "Best Buy"

- 1 Meets all government requirements for reflective insulation.
- 2 Approved and highly efficient vapor barrier.
- 3 Electrically non-conductive.
- 4 No interference with radio or TV reception.
- 5 Quicker, easier to install.
- 6 Lightweight—(1000 square feet weigh less than 50 lbs.).
- 7 Efficiency of insulation not effected by moisture.
- 8 Maintains high insulating value indefinitely.
- 9 Will not contribute to paint peeling.

The national defense program has gained momentum—be sure you are prepared to supply the needs of industry, your government and your customers in your area—see your Bird salesman, or write direct to Bird & Son, inc., Dept. AB-9, East Walpole, Mass.

**BIRD**  
**SILVERCOTE**

East Walpole, Mass.  
Chicago, Ill.

New York, N. Y.  
Shreveport, La.

**Everybody is happy with Scott's LAWN PERFECTION**



## NOW IS THE BEST TIME TO SEED NEW LAWNS . . .

Fall is Nature's seeding time . . . so finish that grading right away and put in those lawns during the next six weeks. Of course you will want to specify or use Scott's TURF BUILDER for needed nourishment and Scott's SEED (over 3,000,000 seeds per lb) for the lasting perennial grasses which develop into beautiful velvety turf. Both are famous the country over for the kind of lawns that will be a lasting boon to your reputation. For the names of the Scott dealers in your locality write O. M. Scott & SONS CO., seedsmen since 1870 Marysville, Ohio also Palo Alto, California.

Use **Scott's LAWN CARE PRODUCTS**



### READ *Lawn Care*

It tells why Fall seeding is best along with practical tips on soil conditioning, grading, drainage, feeding, seeding, etc. Life time subscription and FREE volume digest of over 100 back issues are yours for the asking.

## MONARCH CUTTER

FOR ASBESTOS SIDING AND SHINGLES  
GUARANTEED 100% Non-Breakable

### MALLEABLE IRON CASTING

The Monarch Asbestos Siding and Shingle Cutter in malleable iron gives you the 100% guarantee against broken castings. Because of its metallurgical structure, malleable iron is the ideal material for this cutter. The Monarch gives greater toughness, higher resistance to corrosion and will stand up to heavy and repeated impact.

The Monarch has a front end nose punch, notcher, and precision cutting blades.



AVAILABLE IN  
27" AND 32" SIZES

**The Mighty  
MIDGET**

**SCOUT  
CUTTER**



### FOR CUTTING ASBESTOS SIDING & SHINGLES

The SCOUT is a small utility cutter for asbestos siding and shingles, with front end nose punch. The cutting blade is made from a high grade steel, heat-treated, has sharp serrated teeth machined by a milling cutter. Overall length 16", height 6", width 2 1/4". Approx. wt. 3#. The base of the Scout Cutter is high-grade aluminum casting, having the proper amount of weight necessary to perform the best operation by the applicator.

WRITE FOR FREE  
DESCRIPTIVE FOLDER

**TRI-STATE BUILDING MATERIALS CO.**  
P. O. Box 9442 Fort Worth, Texas

### Three-Bedroom Home . . .

(Continued from page 200)

car garage, plus a floor plan which permitted alternate use of one bedroom as a dining room and half of the garage as a rumpus room. It sold for \$9,950.

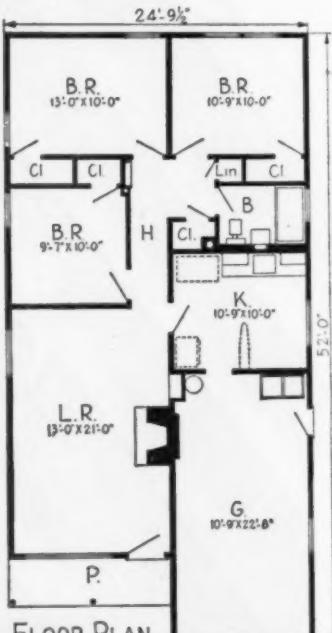
The third model, the "Deluxe Suburban," which sold for \$9,750 was another one story ranch style home with glass wall opening onto a rear yard suitable for outdoor living.

This home with exterior construction of stucco included a fireplace, floor-to-ceiling glass for the rear of the living room, landscaped front lawn and fencing for the rear yard. The largest bedroom measured 11 by 13 feet and the smallest was 9 feet, 7 inches by 10 feet, 4 inches. The living room measured approximately 13 by 15 feet and the adjoining dining alcove provided an area of about 9 by 11 feet.

Gross area of the home included



IN ANOTHER tract, 100 homes built with plan below were sold in two days



### FLOOR PLAN

995 square feet, with porches totaling 120 square feet and a single car garage of 280 feet.

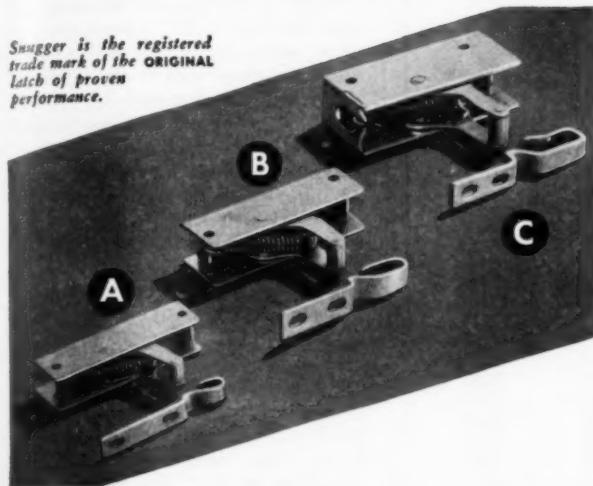
All the homes, construction of which was under the direction of (Continued on page 204)

WIN-DOR

# Snugger

PULLS DOORS SNUG

Snugger is the registered trade mark of the ORIGINAL latch of proven performance.



**NO LATCHES • NO LOCKS • NO MORTISING**

**save time • save labor**

A

**SERIES - 47 - SNUGGER** For cabinet and cupboard doors. It may be installed at the top, bottom or in the middle, either vertically or horizontally. The housing has spring with 6 pound pull. Hook type keeper is fastened to the inside of the door and is adjustable for exact contact. Pulls in warped doors.

B

**SERIES - 48 - SNUGGER** Medium size with holding power for closet or wardrobe doors. Snuggers actually reach out and pull the door shut automatically. No mortising required—only knob and rose needed for outside. Positive action. 8 pound spring. This size ideal as automatic top closer for casement windows.

C

**SERIES - 45 - SNUGGER** Large size for combination storm doors where strong pull is required to shut and keep closed against wind, suction, etc. Snuggers always work, are concealed and save time and labor in installation.

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at your hardware dealer  
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**THE CASEMENT HARDWARE CO.**

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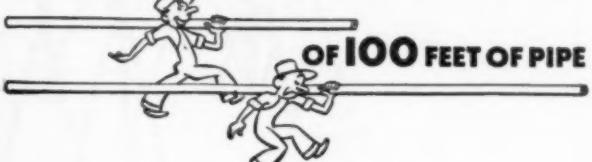
WIN-DOR *Snugger*

SEPTEMBER, 1951

# SAVE SCARCE PIPE

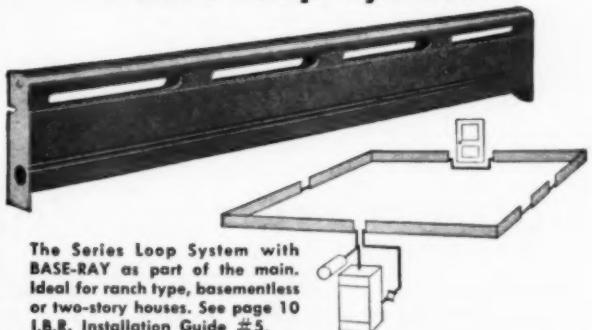
... up to 40%

MAKE 60 FEET OF PIPE DO THE WORK



— by installing

**Burnham BASE-RAY with the Series Loop System!**



The Series Loop System with BASE-RAY as part of the main. Ideal for ranch type, basementless or two-story houses. See page 10 I.B.R. Installation Guide #5.

Important savings in scarce pipe can be made with this new system. Hundreds of installations have proven this as well as big savings in fittings and installation time. In a 1-story basementless house savings were: pipe 40%; fittings 49%; labor time 54%<sup>\*\*</sup>. That's real saving! Comparable results are achieved with other types of houses. And in every case performance, efficiency and rapid response are fully equal to the conventional one-pipe, forced-circulation system. Try this method! It's made for these days of scarcities. It means materials and manpower can be stretched to cover more jobs.

\*Reg. U.S. Pat. Off.

\*\*These figures compare a 1-pipe, forced circulation system with a Series Loop System in a 1-story basementless house.

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BASE-RAY Ratings  
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# Adjustable STEEL TRESTLES For Interior and Exterior Scaffolding



Size No.	Low Point	High Point	No. of Adjustments	For Working Heights	Leg Spread	Weight Lbs.	Price Per Trestle
2	16"	22"	4	7 1/2" to 7 3/4"	13"	15 1/2	\$10.75
3	2'	3'	5	8' to 9'	17 1/2"	21 1/2	11.40
3 1/2	2 1/2'	3 1/2'	5	8 1/2" to 9 1/2"	20 1/2"	24 1/2	12.65
4	3'	4 1/4'	6	9" to 10 1/4"	23"	28	13.90
6	4'	6'	9	10' to 12'	33 1/2"	53	17.20
8	5 1/2'	8'	11	11 1/2" to 14"	41"	74	22.30
10	6 1/2'	10'	15	12 1/2" to 16'	41"	113	35.60
12	7'	12'	19	13" to 18'	47"	153	41.00

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BIGGEST news in material handling for contractors and builders is the new, low-cost, portable MULKEY ELEVATOR. Custom built and tailored to the requirements of the building trades . . . handles concrete blocks, bricks, mortar, sand, dirt, lumber, roofing, insulation, sacks, boxes, with ease. Strong as a bridge, yet one man handles and operates . . . easily trailed up to 35 miles per hour. Has patent-design clutch and brake assembly. Basic length, 24 ft., 17 1/2 ft. maximum lift, 8 ft. extension available. Balanced up to 40 ft., approximate maximum lift 28 ft. One contractor reports . . . "my MULKEY ELEVATOR keeps 10 men constantly supplied with brick and mortar . . . it has paid for itself many times over." Write now for FREE LITERATURE AND PRICES!

**SAM MULKEY CO • 1621 Locust • Dept. AB-10 • Kansas City, Mo.**

## Three-Bedroom Homes . . .

(Continued from page 202)

A. F. Oddstad, Jr., and Chris Vinson, were built in an established residential area known as Sterling Manor. The community includes nearby shopping center, schools, fire station, and community church.

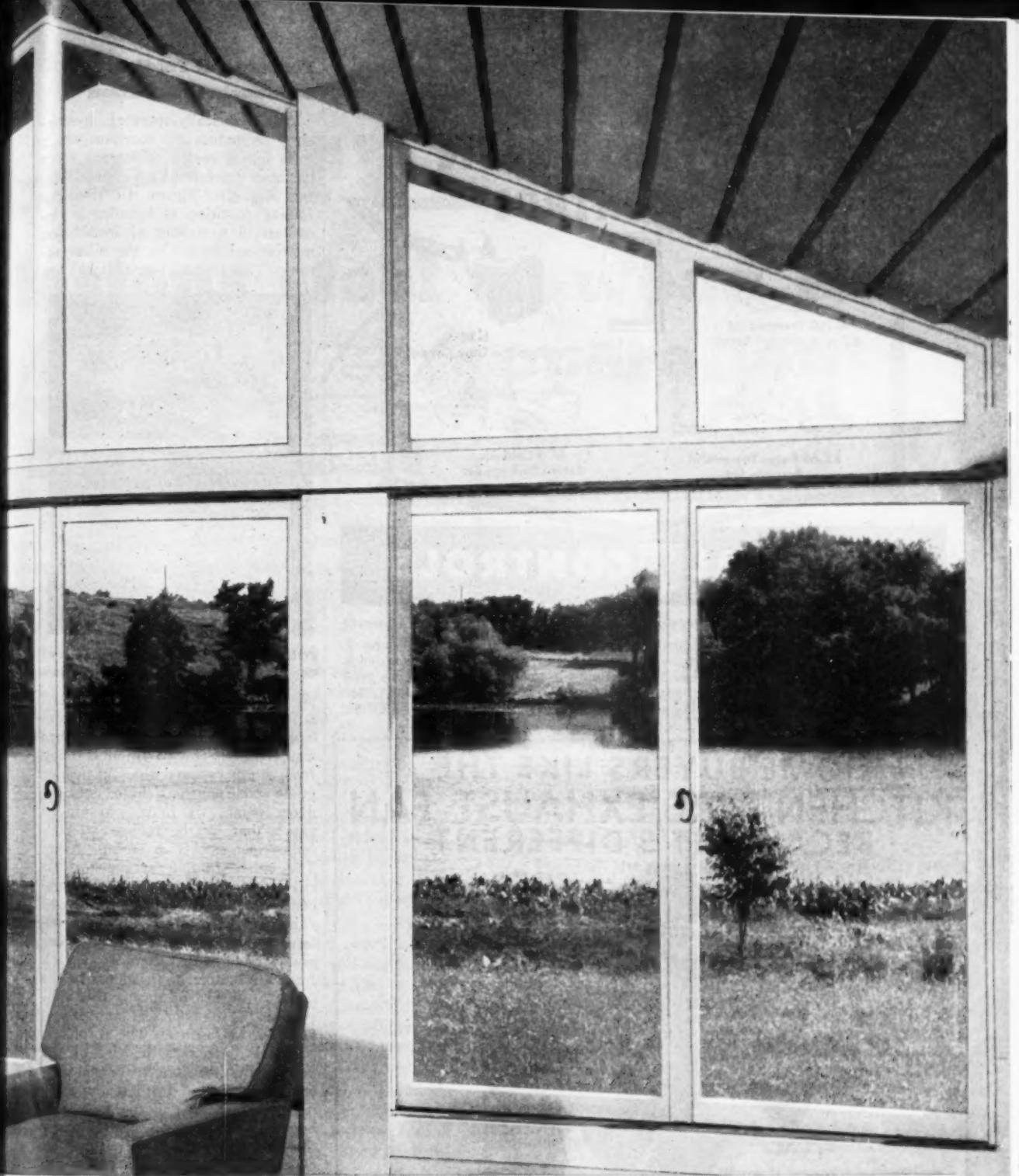
Most of the foundations were of concrete slab. Bath rooms were finished with ceramic tile and asphalt tile floors were used in the kitchens. Walls were constructed of gypsum board, some of which were painted and some of which were papered. Asbestos shingles were used for roofing. Board insulation was installed. Heat is supplied by gas-fired forced warm air plants.

In another subdivision of South San Francisco, the Sterling company sold out a tract of 100 homes priced at \$8,950 in just two days. These units each comprised a gross area of 927 square feet, with a porch area of 55 square feet and a single garage of 262 feet. Of stucco exterior and comprising three bedrooms, this model was built on 35 by 100 foot lots and included board insulation, copper plumbing, fireplace, and landscaped front lawn. The living room measured 13 by 20 feet, the largest bedroom about 13 by 10 feet, and the smallest bedroom about 9 1/2 by 10 feet.

In both the Sterling subdivisions all streets, sidewalks, and utilities were installed and paid for without assessments for buyers of the homes.

## Building Supply Firm Reports Record Sales

The highest sales and income were recently reported by the Zonolite Co., Chicago, in the publishing of the firm's annual report. The concern is said to be the world's largest processor of vermiculite, a mica-like mineral used as a plaster and concrete aggregate, as loose fill insulation, and as a soil conditioner. The firm owns and operates 34 processing plants, using ore mined in Montana and South Carolina. Last year eight new processing plants were opened in Trenton, Atlanta, Tampa, Jacksonville, Birmingham, Los Angeles, Montreal and Anchorage, Alaska. New uses for the product have also been developed. Outside the construction industry, it is being used as a packing material, as an insulator in the steel and glass industry, as a carrier for insecticides, and as a railroad track joint compound. Sales of the product last year reached a peak of \$6,270,063, it was reported.



Into this living room, a wide WINDOWWALL invites the charms of a small private lake. A view. Sunshine. Cooling breezes, too . . . for these huge windows slide easily open. This wall of Gliding Units, with its transom gable of fixed glass, is repeated at the opposite

end of the living-dining area. A perfectly open plan—but one which also encloses perfect comfort, despite the rigors of Minnesota's bitter climate. The secret—Andersen WINDOWWALLS, superbly engineered, carefully built of beautiful, insulating wood.

\*TRADEMARK OF ANDERSEN CORPORATION

**Andersen Corporation** BAYPORT • MINNESOTA  
FAMOUS FOR COMPLETE WOOD WINDOW UNITS

For details or other information, see your local millwork dealer, see Sweet's Builders' file or write Andersen Corporation.

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**A-100 Thermopilot  
Relay Automatic Reset**



**BX-69 Room Thermostat  
Package Set**

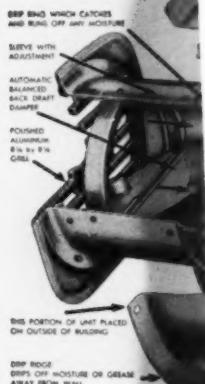
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*Manufacturers of Automatic Products*

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KITCHEN-AIR  
BECAUSE IT IS DIFFERENT**



Different, because it is FIRE-SAFE, grease laden smoke cannot pass through the unit.  
Different, because intake grill may be mounted on either side of the unit.  
Different, because ordinary 6" stove pipe is replaced by a balanced back draft damper.  
Different, because it is QUIET, operating mechanism is housed in corrosion-free aluminum.  
Yes, the Kitchen-Aire is different. Electrically heated, it plus-value which makes new homes sell well. It is the last word in kitchen ventilation, a feature your buyers will like. Underwriters Approved. Advertised in Better Homes and Gardens.

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## Features of Folding Gymnasium Partition

An electrically-operated gymnasium or auditorium partition which folds into a pocket or storage room has been developed by Richards-Wilcox Mfg. Co., Aurora, Ill. How the folding partition is installed is de-

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Your April, 1951  
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is a handy shopping guide.

AMERICAN BUILDER

MODEL 450

# STUD DRIVER

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ide power source

that can truly revolutionize your  
stening methods—speed jobs and  
matter of seconds, the Remington  
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much as 100 times faster than  
widely used. And this simple tool  
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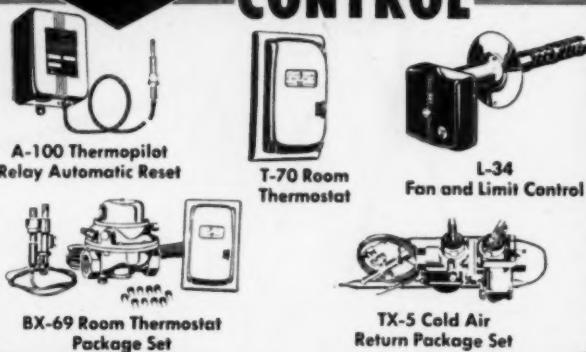
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3. Fastening wood furring strips to concrete for attachment of metal lath.
4. Anchoring suspended ceilings, hangers, sprinkler systems and lighting fixtures to concrete.
5. Attaching conduit and panel boxes to steel and masonry.
6. Anchoring light machinery to concrete pads.
7. Erection of signs, awnings and blinds on steel or masonry.
8. Hanging radiator housings to concrete or brick.
9. Fastening soil pipe hangers to concrete.
10. Fastening 2 x 4's to steel structurals.

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## GENERAL CONTROLS

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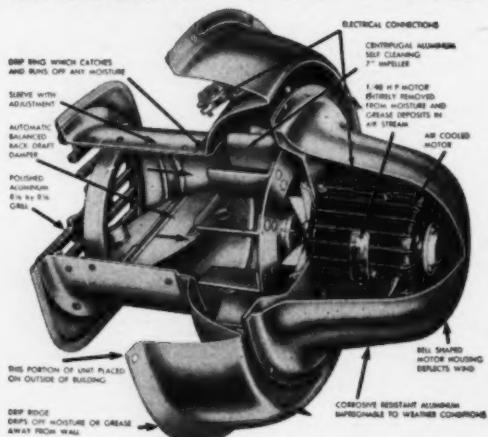


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Different, because it is FIRE-SAFE, grease laden air is NOT drawn over motor;  
Different, because intake grill may be mounted above cooking range even on inside wall;  
Different, because ordinary 6" stove pipe will serve for making connection between intake grill and exhaust fan;  
Different, because it is QUIET, operating mechanism is mounted OUTSIDE the wall;  
Different, because it is weatherproof, back draft damper protects against heat loss, operating mechanism is housed in corrosion-free aluminum.

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Indianapolis, Indiana

## Features of Folding Gymnasium Partition

An electrically-operated gymnasium or auditorium partition which folds into a pocket or storage room has been developed by Richards-Wilcox Mfg. Co., Aurora, Ill. How the folding partition is installed is described in a booklet of installation instructions issued by the manufacturer. This folding partition has ap-



FOLDING PARTITION extended (below) and retracted (above) in gymnasium

plication in a number of other installations, such as dining room and lodge hall separations and for other similar uses. The partition is hung from a top rail and rides in a floor guide track which is slotted into the floor surface. It folds into hinged panels that can be folded and concealed in a pocket or storage room. The entire folding arrangement is effected by either electric or manual control.

Hangers are attached to each alternate door in the partition. These are adjusted so that there is one inch from the bottom of the doors to the floor. A feature of the partition installation is the floor seal bumper and floor seal adjustment. The former is installed to contact the end of the floor seal on the floor at the end of a one-way partition farthest from the operator unit, so that the face is in line with the edge of the last partition door when the partition is fully closed. Floor seal bumper blocks are not required in two-way partitions. Each floor seal is adjusted to its particular location by means of the bent steel adjusting angle at the end of each seal. The seals contact the floor very firmly so that the doors are held rigidly in place sidewise.

Your April, 1951

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AMERICAN BUILDER

MODEL 450

# STUD DRIVER

## fastens steel or wood to lightning-fast operation

### LOOK AT ALL THESE FEATURES

**COMPACT AND PORTABLE.** Weighs only 5½ pounds, ideal for scaffold, ladder and overhead work. Comfortable to use in any position, perfect for inaccessible places.

**SPEED.** One man can set up to 5 studs in a minute. Entire mechanism designed for speed, from loading to pulling the trigger to ejection of shell. Stud is set at whatever depth is required—up to 2¾ inches, depending on material.

**ELIMINATES INVESTMENT IN OUTSIDE POWER.** Operator has all the equipment needed right in his hand. Excellent for use in isolated areas.

**TRIPLE SAFE.** Remington Stud Driver has plainly visible red dot indicator (A) to show when it's cocked, safety (B)



that must be depressed before and during squeezing of main trigger, and permanently attached safety shield (C) that must be compressed against work before the Stud Driver will operate. Trigger is well protected, cannot be tripped accidentally. Has only slight recoil and low noise level.

**WIDE VARIETY OF STUDS** are available for every fastening job—every stud trade-marked for the user's protection. Pull-out resistance as high as two tons in good concrete, depending on the stud used. Cartridges are available in 5 different power loads, covering all possible fastening requirements—any stud instantly assembled with any cartridge.

**RUGGED.** All working parts of the Stud Driver are made of heat-treated alloy steels, housing of strong, lightweight aluminum that carries no operating stress. Lining of safety shield is a solid block of tough, resilient Du Pont neoprene.

**PRICE** for Model 450 Remington Stud Driver—only \$119.50—complete in rugged steel carrying case. Initial production and distribution may not keep pace with demand, but every effort will be made to fill orders as promptly as possible.

### ALL THESE JOBS... AND MANY MORE!

1. Hanging steel sash and door bucks to concrete and brick.
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3. Fastening wood furring strips to concrete for attachment of metal lath.
4. Anchoring suspended ceilings, hangers, sprinkler systems and lighting fixtures to concrete.
5. Attaching conduit and panel boxes to steel and masonry.
6. Anchoring light machinery to concrete pads.
7. Erection of signs, awnings and blinds on steel or masonry.
8. Hanging radiator housings to concrete or brick.
9. Fastening soil pipe hangers to concrete.
10. Fastening 2 x 4's to steel structures.

**Sets fastening studs as fast as 5 per minute...needs no outside power source**

Here's a tool that can truly revolutionize your construction fastening methods—speed jobs and cut costs. In a matter of seconds, the Remington Stud Driver firmly fastens steel or wood structural pieces and fittings to concrete or steel surfaces. It's as much as 100 times faster than methods now widely used. And this simple tool does the entire job... requires no outside power source or equipment. It's compact, portable, rugged...and safe.

Proved by exhaustive tests to be the finest fastening system ever devised, the Remington Stud Driver is made by Remington Arms Company, Inc., America's oldest and foremost gunmakers. To obtain detailed information on this time- and money-saving tool, and for the name of your nearest distributor, fill out and mail the coupon below.

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I am interested in obtaining detailed information on the Remington Stud Driver Model 450.

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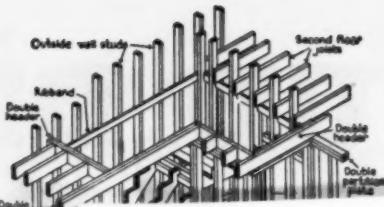
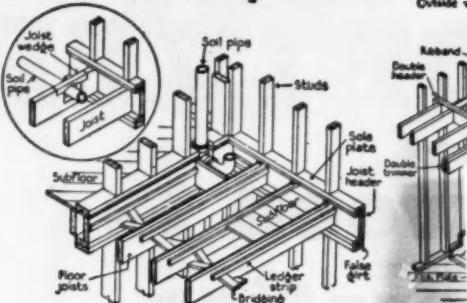
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All the economic expansion factors which produced the nation's tremendous productivity of the past decade are present and continuing, according to Thruson.

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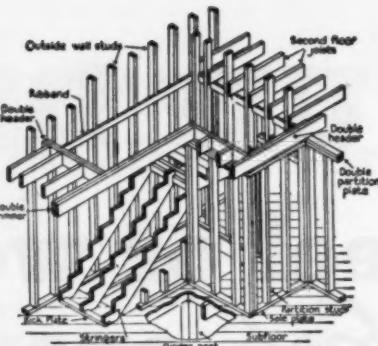
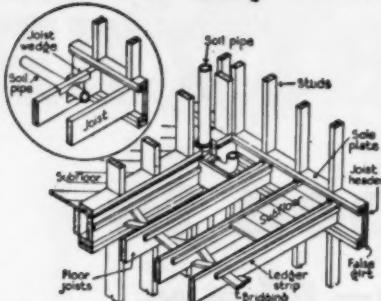
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Here is an exact working guide on every detail of house construction from foundation to finish. Tells you dimensions, materials, processes, step-by-step working methods. Hundreds of scale drawings and photographs make every step easy to follow. Quick-reference index enables you to find instantly any construction detail on which you want modern, authoritative guidance. Can be used for alterations in a set of stock plans, for making additions or changes in a building, or for complete construction of a dwelling. Conforms with modern practice and building regulations in all parts of the country. Gives you helpful ideas on how to build in accordance with latest developments in painting, wiring, heating and air conditioning, insulation and sound-proofing.

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"An amazing number of illustrations, photographs, working drawings and cutaway sections fill this complete book for architects, contractors and builders."—Scientific American

More than 41,000 satisfied users!

### Predicts Continued Expansion of Building

All the economic expansion factors which produced the nation's tremendous productivity of the past decade are present and continuing, according to Thomas S. Holden, president of F. W. Dodge Corp., construction news and marketing specialists.

Among the factors influencing continued expansion is the rate of population increase, continued rise of living standards, and the continued tendency on the part of industry toward decentralization and the replacing of obsolete plants with modern ones. He also said that the trend of construction costs will parallel closely the general price trend.

### Vapor Process Increases Paintability of Lumber

With the development of pressure treatment in preserving lumber, a difficulty has been experienced in paint chipping off and discoloring when applied to lumber so treated. To overcome this disadvantage a series of experiments has been directed toward the recovery of solvents from the wood that has been pressure-treated with preservative. A result has been that a new vapor-drying process has been developed which not only recovers the solvent but also satisfactorily renders the wood paintable, even when freshly impregnated. Experimental work on this process was carried out in the laboratory of Taylor-Colquitt Co., wood preservers, Spartanburg, S.C., cooperating with the Electro-Chemical Dept. of E. I. duPont de Nemours and Co., Wilmington, Del., and the Cuprinol Div., Darworth, Inc., Simsbury, Conn.

In samples that were subjected to vapor solvent recovery, the surface remained the same color as that of any laminate beneath the surface. They were free of objectionable deposits and in a condition that would render the wood even more satisfactory than untreated pine from the standpoint of paintability, since more of the resin normally present in this wood had been removed. Furthermore, sufficient resin had been removed from the knots to make it possible to paint over them directly without first applying the customary knot-sealing compound.

The Solvent Recovery Process is available for use under license arrangement with Taylor-Colquitt Co., on a royalty basis.

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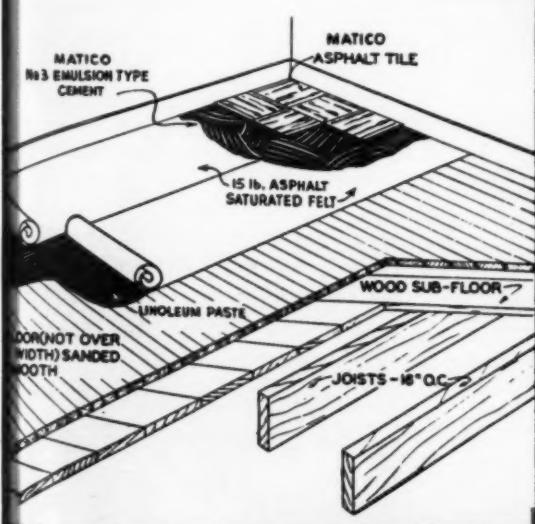
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# Why leading architects specify **MATICO** for installation over double wood floors!

**MATICO Performance Proved in Much Installations Across the Country.** Because of MATICO's outstanding advantages of economy, durability, beauty and ease of cleaning, more and more architects, builders and homeowners select MATICO for beautifying and modernizing structures of every type. Recognized for years as the preferred type of tile for use over concrete subfloors on, above and below grade, MATICO is also used extensively over suspended double wood floors with excellent results. Available in 27 lovely colors, including new pastel tones, MATICO harmonizes easily with all decorative schemes, styles and types of architecture. When next you buy asphalt tile remember . . .

**MATICO—the modern flooring—is ideal for every type of installation.**



## PROPER INSTALLATION ASSURES YEARS OF TROUBLE-FREE SERVICE!

Below are instructions for installing MATICO over double wood floors. For answers to questions not covered here, call your nearest MATICO distributor or write to us.

Temperature of the room and subfloors shall be maintained at a minimum of 72° F. for several days before and after the application of MATICO Asphalt Tile. The temperature of the tile itself should be at least 72° and preferably 80°. Under no circumstances should materials be applied which are colder than room temperature.

**PREPARATION**—Wood subfloors shall be of double construction. The surface flooring shall be of T & G flooring, not over 3" face width, toenailed and sanded to a uniform smoothness, and containing no cupped or springy boards. A 15-pound saturated felt shall be cemented to the wood floor with linoleum paste. Matico #3 Emulsion Type Cement shall be spread over the felt. On top of this the tile is laid.

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# 2 NEW Mueller Climatrol convertible high boys FOR GAS OR OIL

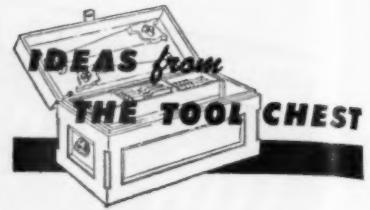


Here they are — the new counter-flow types 115 and 215 for perimeter heating or for any installation where discharged air can more economically be connected to bottom or lower part of furnace, and the types 114 and 214 for conventional basement, closet, and utility room installations. 110,000 Btu capacity in compact, space-saving design. Famous Mueller quality at a price that's right for your low-cost projects. Available for gas or oil — convertible by changing burners. Shipped assembled, and the types 115 and 215 are pre-wired for quick, low-cost installation. Designed for easy cleaning and inspection. The perfect answer to your heating problem! Write for complete details . . . L. J. Mueller Furnace Company, 2021 K W. Oklahoma Avenue, Milwaukee 15, Wisconsin.



## Mueller Climatrol

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STONE in position ready for marking

### Here's a Method of Marking Stone

This is a simple device used for marking top and bottom of cut stone prior to facing.

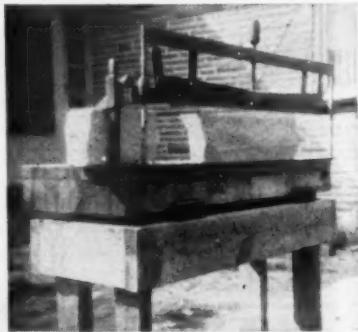
Stone is placed between two 1-1/2 x 1-1/2 angles; the top angle being movable and adjustable to the various sizes of stone.

The use of a file to scribe a line produces a groove in which a four inch chisel rides evenly.

By using this method it prevents the worker from marking top of stone, then using square to mark the bottom.

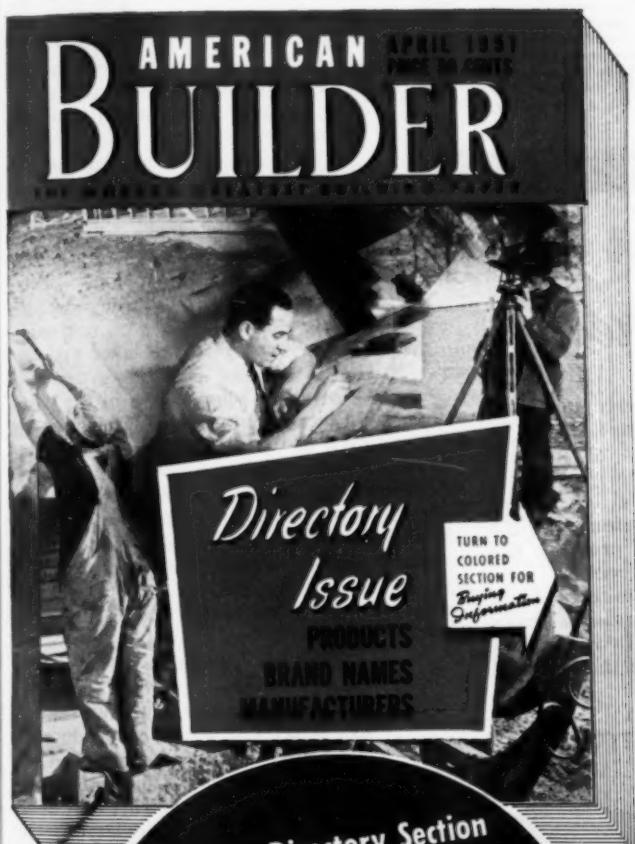
A separate marking gauge at left of large gauge is used for marking the ends of the stone for corners. This is shown at left of bottom photo.

Another method found to be of value is to take a 12-inch cutting wheel and enlarge the one-inch arbor hole  $\frac{1}{32}$  inch. This runs the wheel slightly off center, which cuts the stone much faster.—Paul R. Kersten, Greenburg, Pa.



END MARKING for cutting shown at left

Over 30,000



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corners.  
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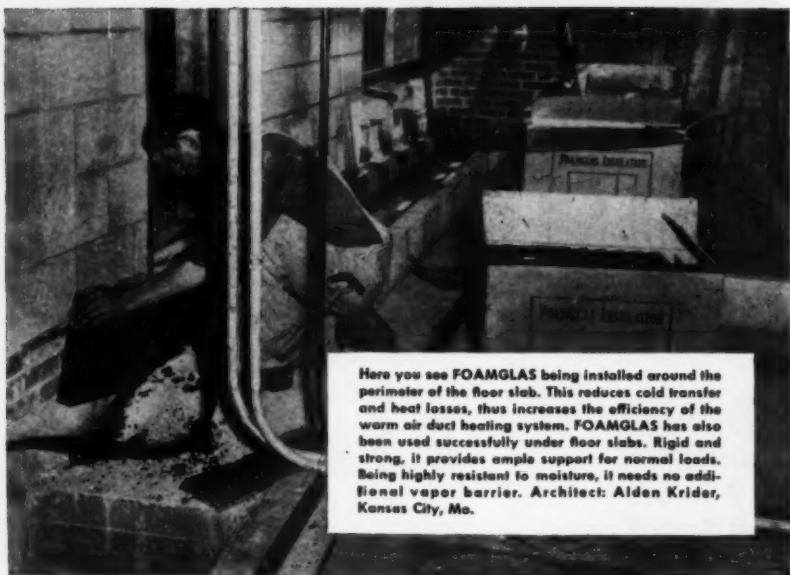
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**Names of Products**, equipment, and their manufacturers, listed alphabetically.

**Trade Names** listed alphabetically, and identified with the names of manufacturers.

**Names of Manufacturers** of building products and equipment, with addresses, listed alphabetically.



Here you see FOAMGLAS being installed around the perimeter of the floor slab. This reduces cold transfer and heat losses, thus increases the efficiency of the warm air duct heating system. FOAMGLAS has also been used successfully under floor slabs. Rigid and strong, it provides ample support for normal loads. Being highly resistant to moisture, it needs no additional vapor barrier. Architect: Alden Krider, Kansas City, Mo.

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► Prominent builders have found that a properly insulated heating system is a big help in selling homes. That is why so many of them are using FOAMGLAS, especially to insulate radiant and warm air heating systems.

This cellular glass insulation, when laid around and under ground slabs, reduces losses from the heating system through the concrete slab or around its perimeter, and provides the home owner with more living comfort at less fuel cost.

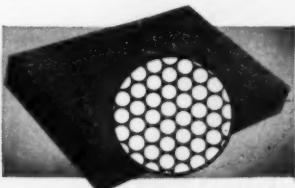
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**WHEN YOU INSULATE WITH FOAMGLAS...THE INSULATION LASTS!**

### New Gypsum Lath Plaster Partition Assembly

A new rocklath and plaster partition assembly which substantially reduces cost, effort and time required to erect fireproof partitions where one-hour fire ratings and 45 decibel sound ratings are required, has been announced by United States Gypsum Co.

A non-load bearing partition, the new assembly consists of Trussteel studs, rocklath plaster base attached with brace-tite clips and plaster. It finishes to an over-all wall thickness of about 4½ inches, 5½ inches, 6 inches or 8 inches, depending on the stud size used. The partition is well suited to construction specifying hollow partitions to conceal conduits, piping or air ducts.

This partition is the result of developmental work and laboratory testing on the part of its manufacturer, who claims that trial partitions were installed and have proved successful on jobs in various widely-separated localities throughout the nation. Job experience on test partitions revealed definite labor and material savings because gypsum is used as the plaster base in the partitions and the ease of attaching the lath to Trussteel studs speeds erection and saves labor. A further advantage from the plastering contractor's standpoint is said to lie in the fact that labor and material costs are reduced since it is necessary to plaster only to one-half inch thickness over the lath, using two-or three-coat work.

The new partition weighs less than half as much as some block partitions, and additional advantages are claimed in strength and durability assured by the truss design of the studs and rigid attachment of the lath. The 3½ inch stud partition using plaster with sand aggregate weighs 16.1 pound per square foot. The partition assembly is now released in all markets.

### Building Equipment Firm Expands Facilities

Consolidated Machinery & Supply Co., Ltd., an equipment supply house for the building and contracting industry, with present stores at Burbank, Calif. has expanded its manufacturing facilities by addition of 18,000 square feet of floor space at 2031 Santa Fe Ave., Los Angeles, according to A. C. Johnson, president of the concern. An entire new building houses the final assembly line of industrial woodworking saws, metal cutting saws and home workshop tools.

# Are APPLIANCES Important in Selling Houses?

**HERE ARE THE FACTS as uncovered by Actual Survey of  
Homeowners Who Bought Westinghouse-Equipped Houses\***

## **YES! It's a Dominant Buying Motive**

Proof was obtained by surveying a 500-home project located in Cuyahoga Falls, a suburb of Akron, Ohio.

The 115 people interviewed had occupied their houses from 3 months to a year. They were asked, "Why did you buy?" As was to be expected, the reasons most frequently mentioned were family problems such as "tired of living with relatives" or, "our apartment was too small". But when faced with making a decision to buy a house in this particular project, 37% said the inclusion of appliances was the dominant reason for their choice. This outweighed all other house features such as room arrangement, location, construction, builder reputation, etc.

## **What Appliances?**



Each home was equipped with a Westinghouse Refrigerator, Range, Waste-Away®, Laundromat®, Clothes Dryer and Ventilating Fan. Homeowners were asked which appliances they most appreciated. While most felt that the Refrigerator and Range were basic necessities, it was the Waste-Away, Laundromat and Dryer they were thrilled to own. Many frankly stated that they could not have afforded these appliances otherwise. No wonder they were delighted to get a home completely equipped with appliances.

## **Was Appliance Ownership a Hindrance to Buying? No!**

Previous to buying their house, many owned a range, refrigerator, washing machine, or all three. None owned all the appliances offered. Most sold their old appliances before moving. In one case, the old appliances were sold to help raise the down payment.

## **Single or Mixed Brands?**

When asked, "Do you like having all the appliances the same brand make?", only 6% said, "No". This is outstanding testimony to the satisfaction and pleasure Westinghouse Appliances are giving these particular homeowners. The same is true countrywide.

**Westinghouse Electric Corporation  
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\*Built by Heslop Building & Realty Co. Additional information available upon request.

**YOU CAN BE SURE... IF IT'S Westinghouse**

## FHA Approves New Method of Installing Flooring over Concrete Slabs

The Federal Housing Administration has approved a relatively new and simple method for economical installation of strip hardwood flooring over concrete slabs in home construction financed with FHA guaranteed mortgages, the National Oak Flooring Manufacturers' Association reports.

The method, with minor variations, has been gaining popularity in recent years, particularly in the South and Southwest where builders pioneered it. Heretofore, however, its use in homes with FHA guaranteed mortgages required special approval of local FHA authorities.

Permitting economies through elimination of wood subflooring, the system involves installation of tongued



**SIMPLIFIED METHOD:** T & G strip hardwood flooring is applied to these staggered sleepers imbedded in mastic on slab and grooved strip hardwood flooring to sleepers imbedded in mastic on top the concrete slab.

Regulations covering various details of the method have been incorporated in the FHA Minimum Property Requirements. They specify that:

The sleepers be laid flat side down in a staggered pattern 12 inches on centers and at right angles to the direction of the finish flooring. The ends of the sleepers should be lapped at least 3 inches if 2½-inch flooring is to be used and at least 4 inches if 3¼-inch flooring is to be employed.

Sleepers must be at least 2x4-inches in width and thickness and not less than 18 inches nor more than 30 inches long. They must have a moisture content of no more than 19 per cent.

The new regulations also approve the practice of imbedding the sleepers directly in the concrete before it has hardened, or securing them to the concrete by means of metal clips. These are alternative methods employed by some builders. Imbedding the sleepers in mastic, however, not only is equally satisfactory, but is speedier and more economical, according to William J. DuBrucq, chief inspector of the National Oak Flooring Manufacturers' Association.

When either of the alternative methods is employed, the sleepers need not be 2x4s, but must not be smaller than 2x2. Sleepers imbedded in concrete must be pressure treated with a wood preservative.

Arrangement of sleepers in a staggered pattern with the ends lapped produces a sound, double nailing surface throughout a large area of a room and thus permits plenty of nailing, DuBrucq said. The spaces between the sleepers at the same time lend a desirable degree of resiliency to the hardwood floor, making it easy on the

(Continued on page 220)

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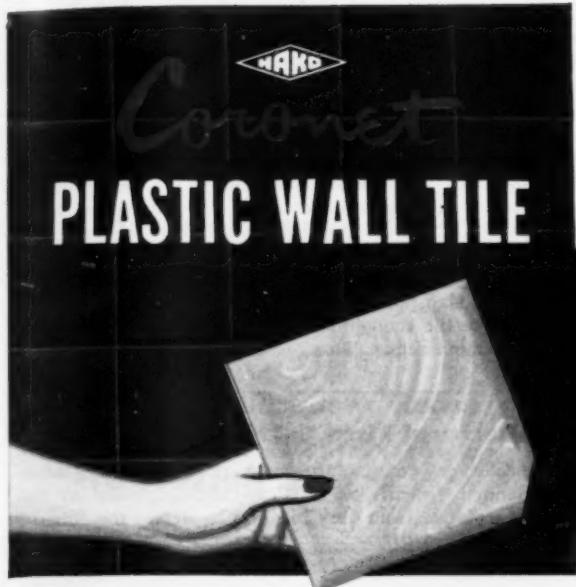
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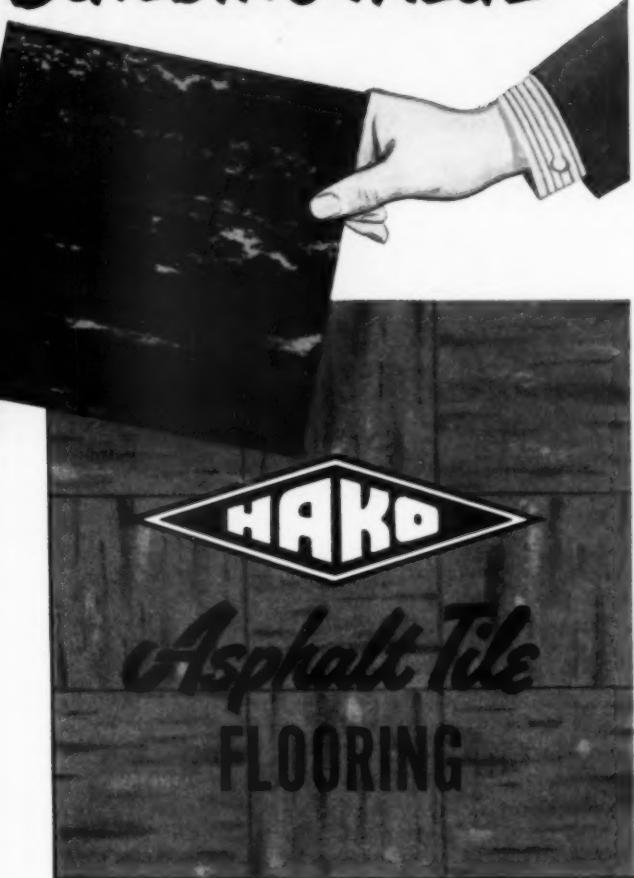
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**Builders** claim Self-Storing Glass Walls are tops for simple installation. Most sales are automatic as homeowners recognize the many outstanding features of these reasonably priced units. No customer complaints when Self-Storing Glass Walls are used in building or remodelling.

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### Flooring over Concrete Slabs

(Continued from page 218)

feet, he pointed out. While the regulations do not mention 1½-inch flooring, DuBrucq said, it is assumed that the same end lapping of sleepers be employed with that size flooring as with the 2¼-inch width.

In most areas, danger of moisture seepage from beneath the floor is eliminated by application of a moisture barrier either on top of the slab or underneath it before it is poured, DuBrucq explained. This barrier usually consists of two layers of 15 pound felt and hot asphalt or hot pitch. In very arid regions a waterproof admixture in the concrete provides sufficient protection against moisture seepage. Slab specifications suited to the needs of climate and construction sites are determined by local FHA officials.

The FHA action, DuBrucq said, is expected to result in considerably expanded use of strip hardwood flooring in concrete slab homes, particularly those in the low-cost range where the economies of sleeper-in-mastic technique are important factors.

### Architectural Firm Gets Citation

The Chicago architectural firm of Loeb, Schlossman and Bennett recently received a citation award in the form of a plaque from the Chicago Chapter of the Ameri-



PLACING the award plaque on the wall of the administration building of American Community Builders, Inc., are, left to right: Nathan Manilow and Philip M. Klutznick, treasurer and president of A.C.B. respectively, and Jerry Loeb of the architectural firm of Loeb, Schlossman and Bennett, Chicago

can Institute of Architects. The award was given in recognition of the developing of the village of Park Forest as the "best suburban multiple housing project erected in northern Illinois in the last five years." Builder of the project was the firm of American Community Builders, Inc.

### Agency Survey of House Construction

Almost nine-tenths of the single-family detached houses built in the United States during the first half of 1950 were one-story units, according to a survey made by the Housing and Home Finance Agency. An estimated two-thirds of all the new houses had no basements. About half of them had just four rooms, not counting bath. Average floor space of the new houses was less than 1,000 square feet. The basementless houses revealed a shift toward crawl space and slab-on-grade construction. The current predominance of the one-story house represents the continued trend toward the "ranch type" or "rambler" house.

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TYPICAL unit with dormers in expandable attic area

**Prefabrication Aids  
Builder's Project**

The 200-unit housing project of the Keyes-Treuhart Co., Cleveland, called the Headland development, utilizes prefabricated units made by The House Mart, Inc. of Cleveland. The structures are erected and equipped with plumbing and heating facilities and are painted by the building firm. The design includes two basic plan types with four elevations for each type. All have four rooms



PLAN of model and row of completed units

and bath, and a utility room. Larger models have an expandible attic with space for two more rooms.

Floors are built up of 12 inches of aggregate and five-inch concrete slab, moisture barrier, and with allowance for perimeter insulation. Heating system is hot water, peripherally radiant. Asphalt tile floors are used throughout the houses. Walls and ceiling are of dry wall construction. Interior walls are papered throughout. The wood frame, one-story units have roofs of 210-pound asphalt shingles. Their prices range from \$8500 to \$9950, lot included.

**BRAND NAMES OF PRODUCTS USED**

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| Armstrong asphalt floor tile | Morton cabinets and sink                |
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| Celotex asphalt shingles     | Timken hot water heater                 |
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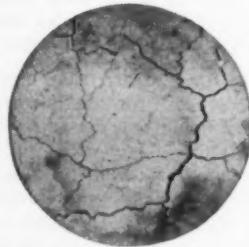
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FIRESTOP BESTWALL offers every advantage of ordinary gypsum wallboard, plus fire resistance *up to three times* as great. It is the only gypsum wallboard made under the Underwriters Laboratories' Reexamination Service. A single-layer application of  $\frac{5}{8}$ " FIRESTOP BESTWALL has a 1 hour fire resistance rating for walls and ceilings!

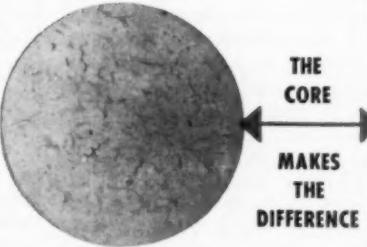
Now architects, builders and contractors can meet rigid municipal and State building code requirements as well as those of FHA and VA—for fire-resistant interior wall and ceiling construction in nearly any building.

The  $\frac{5}{8}$ " FIRESTOP BESTWALL has greater structural strength and sound-deadening characteristics than ordinary gypsum wallboard, yet handles and cuts as easily.

Write today for our FIRESTOP BESTWALL Folder. It contains complete information and specifications on this remarkable Certain-teed gypsum development.



Unretouched photo showing a section of ordinary gypsum wallboard after it has been subjected to a fire temperature of 1,700°F. for 1 hour. Note the shrinkage cracks, characteristic of ordinary gypsum exposed to heat.



Under the same conditions, FIRESTOP BESTWALL shows no appreciable cracking, because its core is stabilized with incombustible fibers and unexpanded vermiculite, through an exclusive Certain-teed process.

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**7 BELT Sanders.** Portable...many uses, roughing to final finish...Sanderplane is ten times faster than hand plane.

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### New Glass Resists Explosion Effects

The development of a special window glass to minimize the effects of explosive forces was announced recently by the development division of the Pittsburgh Plate Glass Co. Known as Flexseal bomb glass, the product is a glass-plastic laminate and is said to virtually eliminate the dangers of flying glass in explosion areas. It is able to resist atmospheric pressure as it is designed to open automatically under pressure by folding about its edges, thus releasing the pressure and preventing the window from being blown in.

The window consists of three layers laminated into a single unit. The middle laminate is of plastic, which will stretch up to 400 per cent of its unstressed length without rupture. The window has been tested by Pittsburgh's research division by using



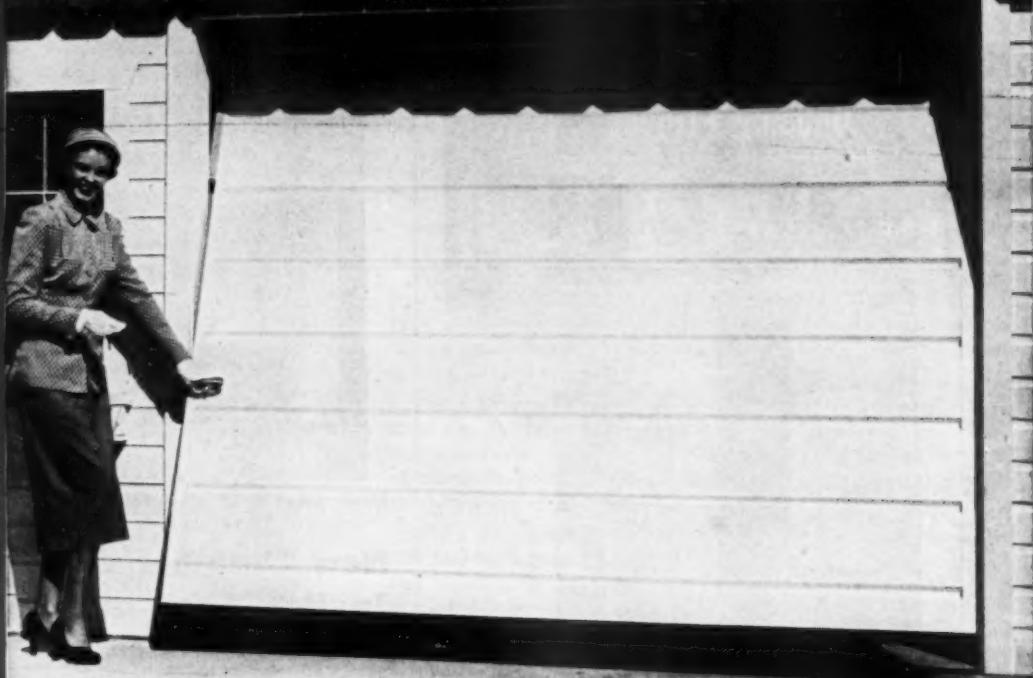
MADE of plastic laminate in three layers, the window opens automatically by folding about its edges when explosive pressure builds up. This action prevents the window from being blown into room

explosive force greater than that previously revealed for the Hiroshima-type atom bomb at a distance of one mile.

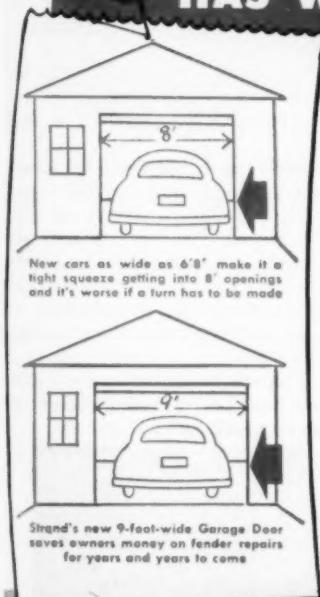
After an explosion of sufficient force to open the bomb window, its four segments may be returned to position and retained there by many simple methods, even by using a wad of chewing gum, adhesive tape, putty, clay, or whatever is handy. The restored window affords transparent protection from cold, rain, storms, and radio-active dust until such time as the glass may be conveniently replaced.

In addition to its special properties for use in bomb explosion areas, the window is said to be especially valuable for glazing and for hoods in laboratories, arsenals, munitions plants and similar areas where explosion hazards are present.

**AMERICAN**  
FLOOR MACHINES • PORTABLE TOOLS



**Why STRAND'S NEW, 9-FOOT DOOR  
HAS WON NATIONWIDE POPULARITY**



Strand's new 9' x 7' Door (Receding or Canopy type) meets the big need for a handsome, durable, low-priced door for wider garage openings — to accommodate today's wider cars! So — it isn't surprising that this door has met immediate, national acceptance. Builders have been quick to see how they can give their customers tremendously greater value by supplying Strand's 9' Door.

The cost of this larger 9-foot door (over a door only 8 feet wide) is negligible—factory list price is only \$7 more.

Strand's horizontal lines add new beauty to the garage. Rugged new X-type steel bracing adds to the great strength and rigidity of the one-piece all-steel door leaf. Strand doors are galvanized —with a heavy galvanized zinc coat for

**rust protection—oxidized to provide an excellent base for paint; no priming coat needed.**

The one-piece door leaf eliminates time wasted in field assembly of doors. Hardware, too, is factory assembled and packaged—and installed with simple tools. You save plenty of time on installation.

Strand doors cost you less—the logical result of standardizing big volume production. Strand doors are available in the following types and sizes:

**8' x 7' Receding (track) and Canopy  
9' x 7' Receding (track) and Canopy  
16' x 7' Receding (track) only.**

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**FOR SINGLE AND DOUBLE GARAGES**

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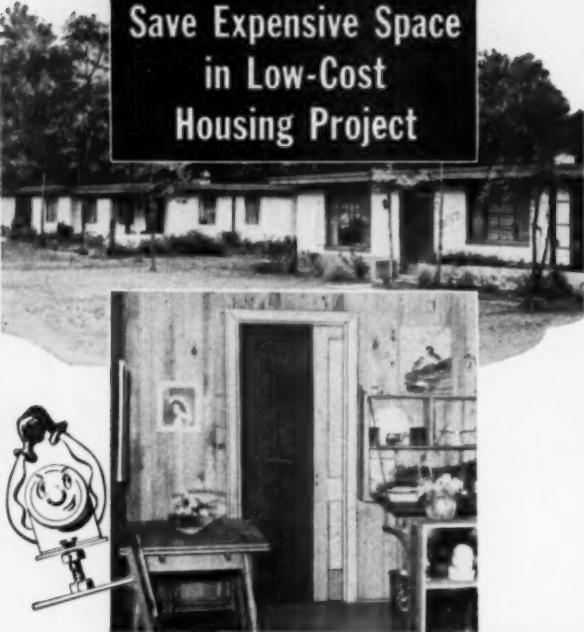
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**ANSWER** The answer is 1000. The first two digits of the product are 10.

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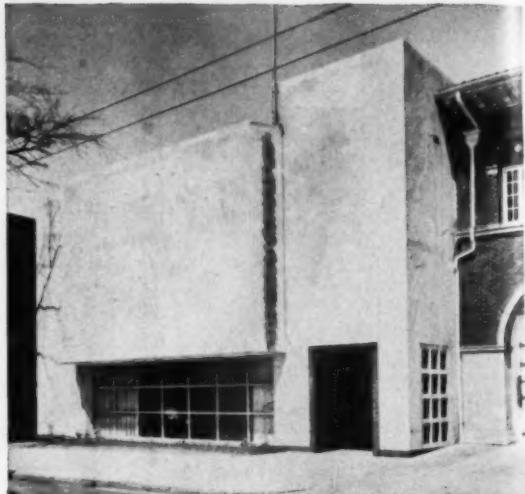
"The Frame with Har-Vey Hardware has worked perfectly. It enabled us to give maximum space at minimum cost — space which the owners couldn't have afforded if we'd had to enlarge the houses to obtain it. And yet they got quality hardware that's good for a lifetime of smooth, silent, trouble-free service. As a result, every owner is a satisfied customer."

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...making every effort to meet an ever-growing demand despite the tight supply situation.



MAIN ENTRANCE of Birmingham's new Chamber of Commerce building

**New Chamber of Commerce  
Invites "Look at Birmingham"**

Part of the "Look at Birmingham" program to attract new industry and commerce, the new Birmingham Chamber of Commerce building was made possible by contributions of time, effort and money from hundreds of local citizens and is, in some ways, a state-wide project. For example, Alabama lumber dealers, hearing that a special kind of wood was being sought to panel one of the private offices, volunteered to furnish paneling free of charge for all the offices. Additional gifts came from state organizations and business firms in other cities.

Jack B. Smith, F.A.I.A., well-known Birmingham architect, designed the building. The general contractor was Daniel Construction Co., also of Birmingham. The cost was \$400,000.

The two-story and penthouse air-conditioned structure is 50x165-feet and occupies a 50x190-foot lot. Its frame is reinforced concrete. Exterior walls are reinforced concrete faced with Alabama limestone. The roof is a concrete deck insulated with three inches of vermiculite concrete, 1:6 mix (one part portland cement to six parts vermiculite concrete aggregate). Long-span steel joists were used to frame the 50-foot width over the second-floor auditorium, to eliminate columns below.

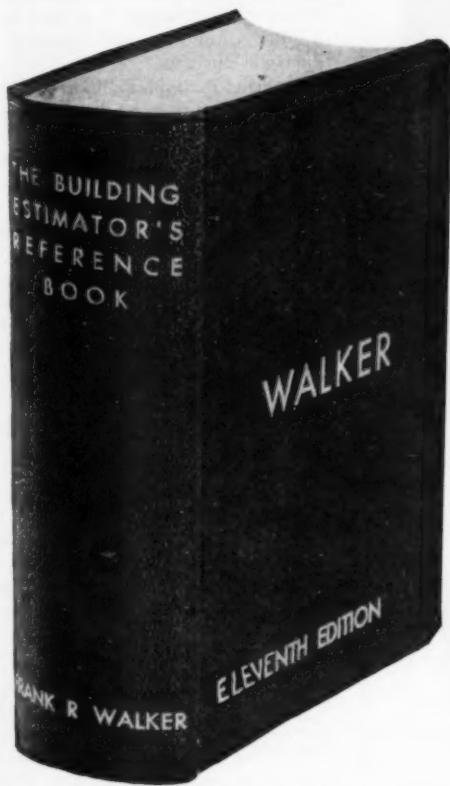
Interior partitions are concrete block and vermiculite plaster one-inch thick. For sound control, ceilings are vermiculite plaster brown coat on metal lath.



SEATING CAPACITY of auditorium is 300. Ceiling is lightweight acoustical plaster,  $\frac{1}{2}$ -inch thick, for sound control

New Eleventh Edition (1951)

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521 Dublin Ave., Columbus 16, Ohio • Distributors in 130 cities.

## Plumbing and Heating Booklets Published

A new consumer booklet, dealing with solutions to common household plumbing problems, which plumbing and heating contractors will find adaptable as a mailing piece or as showroom literature, has been issued by the Plumbing and Heating Industries Bureau.

Entitled "Plumbing Care and Repair" and suggesting home remedies for minor household problems such as clogged water drains and dripping faucets, it at the same time emphasizes that there is no substitute for the skill and experience of a licensed plumber for major repair jobs. An informative piece of literature to issue with new installations, it warns homeowners and renters of the hazards of attempting major repair jobs without professional assistance as well as indicating proper care of equipment and prevention of damage and malfunction. The booklet is designed to render both homeowners and renters more conversant with the operation of the plumbing and heating system. Price of the book is 10 cents.

Four other popular consumer booklets on plumbing and heating have been recently issued by the Bureau. They are written in an easy-to-understand style and give valuable tips about home heating and plumbing plants. These books are: "Choosing a Heating Plant Wisely"—5 cents each; "What You Should Know About Plumbing"—5 cents each; "Baseboard Heating"—10 cents each; and "Modern Bathroom Plans"—10 cents each.

These books may be obtained at the price indicated from the Plumbing and Heating Industries Bureau, 35 E. Wacker Drive, Chicago, 1, Ill.

## WHERE TO BUY?

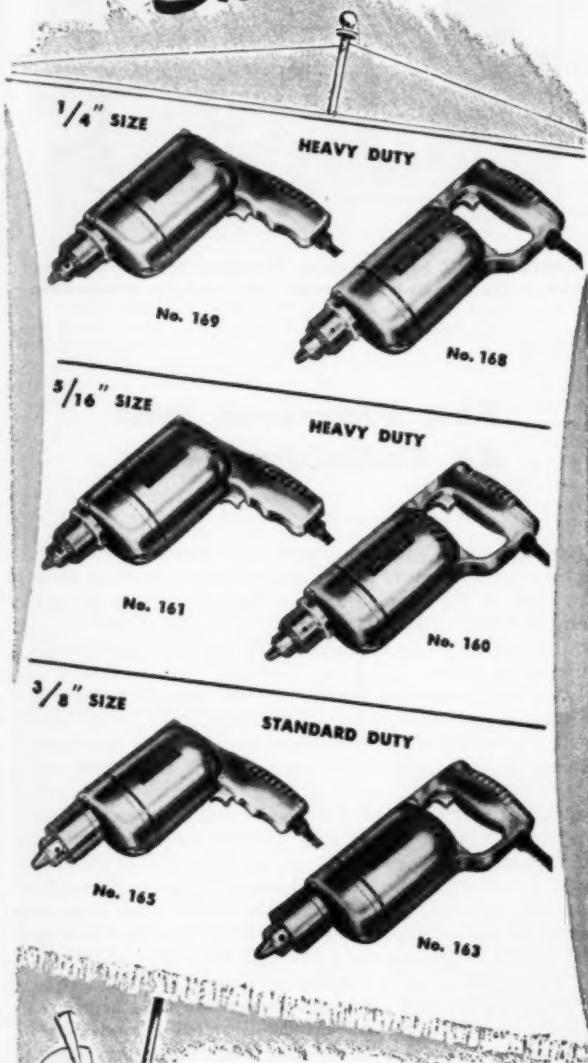
Refer to your  
*April 1951*  
**American Builder Directory**  
of Building Products and  
Equipment Manufacturers

## Cement Book Gets Award

"Type of Workmanship Recommended to Secure Dry Brick Walls," a publication of the Louisville Cement Co., was awarded a Certificate of Merit in the 1951 Building Products Literature Competition sponsored jointly by the American Institute of Architects and the Producers' Council, Inc.

The award was presented to John H. Mallon, vice president of the company and author of the book, at an A.I.A. meeting in Chicago.

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Six brand new drills — all with the famous Stanley name. They're streamlined beauties and packed with surplus power.

Outstanding features include: polished aluminum housing, locking trigger switch, ball bearings, geared chuck, removable chuck guard.

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SEPTEMBER, 1951

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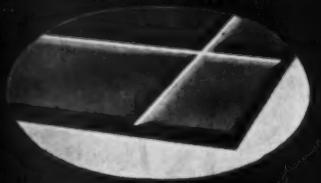


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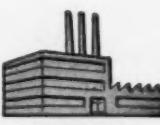
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WASTED SPACE before finishing, this attractive attic room now does double duty as a play center and all-purpose storage area

#### This Playroom Was An Unfinished Attic

IN THE small homes that predominate current building, the answer to where to put a playroom can in many cases be found in the unfinished attic. Through the use of modern building materials and techniques, unfinished attics can conveniently and inexpensively be made into attractive living areas.

A popular material for this type of home expansion is decorative insulating board. It comes in large sheets, narrow planks and a variety of tile shapes. These insulating board products are easily applied with nails, clips or staples to existing framing or to supplementary studs and nailing strips. They build the walls and ceilings, provide insulation against heat passage and help to quiet sound.

In a recent attic conversion on the West Coast, the first step was to determine where to place the knee-walls under the sloping roof. This was done by establishing lines on either side where there would be a 5-foot rise from floor to rafters. Two-by-fours were then run from floor to rafters.

Similar framing for the flat portion of the ceiling was extended horizontally between the rafters at a height of 7½-feet from the floor. Vertical areas on all four sides then were covered with 16-inch wide insulating board applied horizontally. Large insulating boards, four feet wide, were used to cover the sloping areas and the flat ceiling. To supply general purpose storage space, a continuous 3-tier set of drawers was built in under each knee-wall. Most of the drawers were of the conventional pull-out type. Two had fronts which opened outward in writing desk fashion. Besides making ample room for the children's playthings, the storage area takes care of linens, bedding, out-of-season clothing and other items.

For the time being, however, the newly-finished room is used primarily for a play center. Two screw hooks anchored to an overhead collar beam support ropes for a low-hanging swing, twin blackboards flank one window and an elevated platform facilitates operation of an electric train.

Another advantage of finishing the attic as a playroom is that when the children grow older and additional sleeping quarters are required, the play area can be converted to one or two bedrooms.

# NEW Simplified BUILDING BOOK CUTS YOUR JOB 'FIGURING' TIME

Catch up on your orders — Step up your production  
1225 Drawings, Materials Lists save valuable hours

## BUILDERS, CARPENTERS, CONTRACTORS, ELECTRICIANS, LUMBER DEALERS, MASONs, PLUMBERS

Here, in 1,225 of the clearest, most informative drawings ever made and with short, easy-to-read instructions—HOW TO EXPAND AND IMPROVE YOUR HOME gives you the step-by-step directions for dozens of the building, repair, modernizing, and remodeling jobs most in demand today.

Every single step for each specific job such as finishing an attic, building a garage or installing a picture window is complete in this book. No need to dig one part out of your memory, this part from one book and another part from some other book. HOW TO EXPAND gives you every detail of the latest experience-proven techniques, using the newest materials. Save you time? Of course it will! And look at this—there's a complete materials list drawn up for each job—everything from cement to balustrades to nails, and including a 10% allowance for waste.

### YOUR TIME IS MONEY

In the building business these days it's not lack of jobs but lack of time that keeps a man's income lower than he'd like. That's particularly true of those profit-loaded modernizing and remodeling jobs. HOW TO EXPAND's up-to-date methods save you an amazing amount of time on jobs like these:

Finish an Expansion Attic • Build a Porch • Enclose an Existing Porch • Modernize a Kitchen • Build a Garage and Breezeway • Add a Bathroom • Build a Cellar Playroom • Add Dormers • Add a Wing • Make Two Rooms Out of One • Modernize the Exterior • Install Picture Windows • Build Closets and Storage Areas • Hang Doors • Build Stairs • Apply Roof Shingles • Install Kitchen Cabinets • Build a Breakfast Nook • Replace Floor Covering • Make Screens and Storm Sash • Lay Flooring • and Many More Jobs for Every Type of House, Old or New

### PERFECT FOR TODAY'S MARKET

You've never seen any building book so convenient, so well organized, so marvelously clear and easy to use. It's the perfect answer to your needs in today's gigantic home modernization and remodeling market. Drawings, photos, and specific directions follow through on every step of carpentry, masonry, plumbing, electrical work, etc.

### USES TESTED PROFESSIONAL METHODS

Its extra-easy methods are professionally accurate—presented by the author of such top-notch building books as "Small House Carpentry," "Interior and Exterior Finish," and "The Masonry House"—checked and approved by leading manufacturers, builders associations and government agencies. Designed originally with the amateur craftsman in mind, this remarkable guide is at its most effective best in the hands of a professional builder like yourself.

### CLINCHES SALES TO HOMEOWNERS

HOW TO EXPAND AND IMPROVE YOUR HOME has other advantages, too. Organized for self-instruction, it's an exceptionally fine manual for anyone starting out in the trade. With its entirely different style of presentation, its accent on the highly active remodeling field, and its helpful content of modern methods, HOW TO EXPAND is the sort of building book no wide-awake person in the building trade would think of passing up. Of extreme importance, also, is the fact that the book is written in language to be understood by the layman—by the homeowner—and thus, by reading HOW TO EXPAND and putting yourself in the customer's place you are able to "get yourself across" to the customer and clinch more sales.

No matter how many short-cuts you now employ, or how many building books you've owned or read, there's a great new experience ahead for you in HOW TO EXPAND AND IMPROVE YOUR HOME.

### MODERN TECHNICAL DATA

for HOW TO EXPAND AND IMPROVE YOUR HOME was supplied by such leading manufacturers, trade associations and government agencies as these:

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Snow-white blade with bold, legible, jet-black numerals and graduations. Graduated in 32nds for first 6 inches.

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## INDUSTRY BRIEFS

Robert P. Long has been named insulation engineer for the Kaylo Division of Owens - Illinois Glass Co., Toledo, Ohio. His duties will consist of technical advice and liaison between customers and the Toledo office. He is a graduate of Carnegie Institute of Technology with a degree in electrical engineering. He was formerly sales manager of H. H. Buggie Co. and G. L. Hoskin Co., Toledo, and field engineer of Gulf Oil Co., Port Arthur, Texas.



Long

of Carnegie Institute of Technology with a degree in electrical engineering. He was formerly sales manager of H. H. Buggie Co. and G. L. Hoskin Co., Toledo, and field engineer of Gulf Oil Co., Port Arthur, Texas.

\* \* \* \*

Henry G. Reents has been named superintendent of the plywood manufacturing department of the Long-Bell Lumber Co. at Weed, Calif.

John Mantle, division general manager has announced. Reents takes over the duties of A. J. Myers, who has been promoted to superintendent of plywood manufacture for Long-Bell. J. T. Dohm has been named to fill the assistant superintendence vacated by Reents.



Reents

A. J. Myers, who has been promoted to superintendent of plywood manufacture for Long-Bell. J. T. Dohm has been named to fill the assistant superintendence vacated by Reents.

\* \* \* \*

Joseph T. Ryerson & Son, Inc., Chicago, steel distributors, recently held open house at their Cincinnati, Ohio, steel service plant in celebration of the formal opening of their new and larger quarters into which they moved last December. About 3,000 customers and friends of the firm visited the plant. The Ryerson organization, which operates thirteen plants in various parts of the nation, will celebrate its 110th anniversary in 1952.

\* \* \* \*

Chester A. Blackburn, vice-president of Perfection Stove Co., Cleveland, Ohio, retired from the company on August 1st. Blackburn had been associated with the Perfection Co. since 1918. After the end of World War I, he became superintendent of the Ivanhoe plant. In 1938 he became works manager and in 1948 he was elected vice president in charge of manufacturing.



Blackburn

He is a former member of the American Ceramic Society and is recognized as an authority on enameling operations.

AMERICAN BUILDER

# Government Revises Regulations On Building

Structures erected without special permission now limited by poundages of critical metals needed for completion

NEW RULES for the construction industry's operation under the Controlled Materials Plan were issued by the National Production Authority early in August, effective Oct. 1.

THE ORDER establishing the new rules is titled NPA-M-4A with Direction One to CMP-6. The prohibitions, restrictions and allocations set up in this order cover all public and private construction except building for the department of defense and atomic energy. Structure sizes are limited only by maximum poundages of critical metals that can be used. The former 2500 square feet and \$35,000 limitations on dwellings are removed.

NPA-M-4A and Direction One to CMP-6 supersede all prior orders. Any past violations under NPA-M-4, however, are not abrogated by the new order.

BUILDERS ERECTING one to four-family residential structures now have a simple self-certification system which gives their orders for permissible quantities of critical metal items equal rank with any allocation for any type of construction. The residential builder ordering critical metal items for use in erecting one, two, three or four-family structures makes his own certification by writing on his order: "Certified under CMP-6", adding the date and his signature. It is not necessary to obtain any forms and there is no processing by any government agency. Suppliers should be notified of the quantities of critical items to be required by purchasers during the fourth quarter of this year by use of the simple certification outlined above.

CRITICAL STEEL ITEMS for housing have been divided into "A" and "B" product classifications. The following carbon steel items are "A" products: Nails; straight reinforcing bars, sheet metal for flashing and termite shields; steel pipe for hot and cold water supply; steel pipe for gas piping; steel pipe for steam and hot water heating; steel tubing for electrical conduit.

STEEL "B" products and cast iron which are not limited by the order are: Reinforcing mesh; basement areaways; gutters and downspouts; steel basement windows; steel sash; builders and finish hardware; steel kitchen and bathroom cabinets; steel plumbing fixtures; miscellaneous traps and fittings; hot water heaters; steel septic tanks; steel shower stalls; sheet metal duct work; furnaces; steel oil tanks; electrical outlets; electrical panels; cast iron soil pipe; cast iron grills; cast iron plumbing fixtures and fittings.

MAXIMUM POUNDAGE LIMITATIONS per housing unit for builders of one to four-family units are as follows:

1,800 pounds of carbon steel "A" products per unit where steel pipe is used for water supply.

1,450 pounds of carbon steel "A" products per unit where copper tubing is used for water supply.

160 pounds of copper for both wiring and water lines.

35 pounds of copper for wiring where steel water pipe is used.

NOT INCLUDED in the maximum copper allowance are the following "B" products which may be used in quantities available: finish hardware; insect screen; weatherstrip; plumbing trim; rough fittings; water heaters.

NO ALUMINUM "A" products are permitted in housing construction during the third and fourth quarters. Aluminum duct work, hardware, electrical fixtures, insect screen and similar items are "B" products and are not prohibited for use when obtainable from suppliers.

BOTH COPPER AND ALUMINUM are prohibited for use as cornices, downspouts, facias, gutters, siding, roofing, store fronts. Copper can still be used for flashing.

MULTI-UNIT RESIDENTIAL structures of more than four units can be started prior to October 1 without special permission only if they do not require more than 25 tons of carbon steel and 2,000 pounds of copper. Application for authorization may be made on form CMP-4C at the nearest FHA field office when these quantities are exceeded. After September 30, start of any multi-unit residential structure cannot proceed without authorization after application on form CMP-4C.

COMMERCIAL STRUCTURES can be started without authorization if they will not require more than two tons of carbon steel, including structural steel, and 200 pounds of copper. If this will be exceeded, application must be filed on CMP-4C at the nearest office of the National Production Authority.

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CAPACITY	NO. 20	NO. 23	NO. 26
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Concrete Bars	3/8"	1/2"	5/8"
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## INDUSTRY BRIEFS

E. W. Ristau has been appointed general manager of Ohlen-Bishop Mfg. Co., Columbus, Ohio. The Ohlen-Bishop concern is a recently - acquired subsidiary of the Rockwell Mfg. Co., Pittsburgh, Pa., producer of a varied line of saws and saw blades.



Ristau

C. Hager & Sons Hinge Mfg. Co., St. Louis, Mo., has opened offices in the Tilden Sales Building in San Francisco to serve its accounts in northern California, Nevada, Utah, and other West Coast areas. F. E. "Ed" Hay, Hager representative, will be in charge of the San Francisco office situated at 420 Market St.

\* \* \* \* \*

Carl McWade, advertising director of Skilsaw, Inc., manufacturers of portable power tools, is the newly-elected president of the Chicago Industrial Advertisers Association. One of the Chicago group's major projects, McWade said, is to serve as host chapter for the 1952 convention of the National Industrial Advertisers Association.



McWade

Completion of a quarter-century of gas refrigerator manufacture is being celebrated this year by Servel, Inc., Evansville, Ind. A silver anniversary dinner was held recently by the Evansville Chamber of Commerce. D. A. Hulcy, president of the American Gas Association, was principal speaker.

\* \* \* \* \*

Appointment of Graydon Broms as district representative for the Hyster Co., Peoria, Ill., has been announced. Broms' territory includes most of Oregon, Washington, Idaho, western Montana and parts of Canada. At the same time promotions for two other Hyster Co. officials have been announced. They are Paul M. Fischer, former Peoria factory manager, who has been named chief methods engineer with headquarters in Portland, Ore., and W. D. "Bert" Neptun, former assistant factory manager, who succeeds Fischer as Peoria factory manager.

\* \* \* \* \*

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# Housing Activities of the Federal Government

## Who - What Where and How

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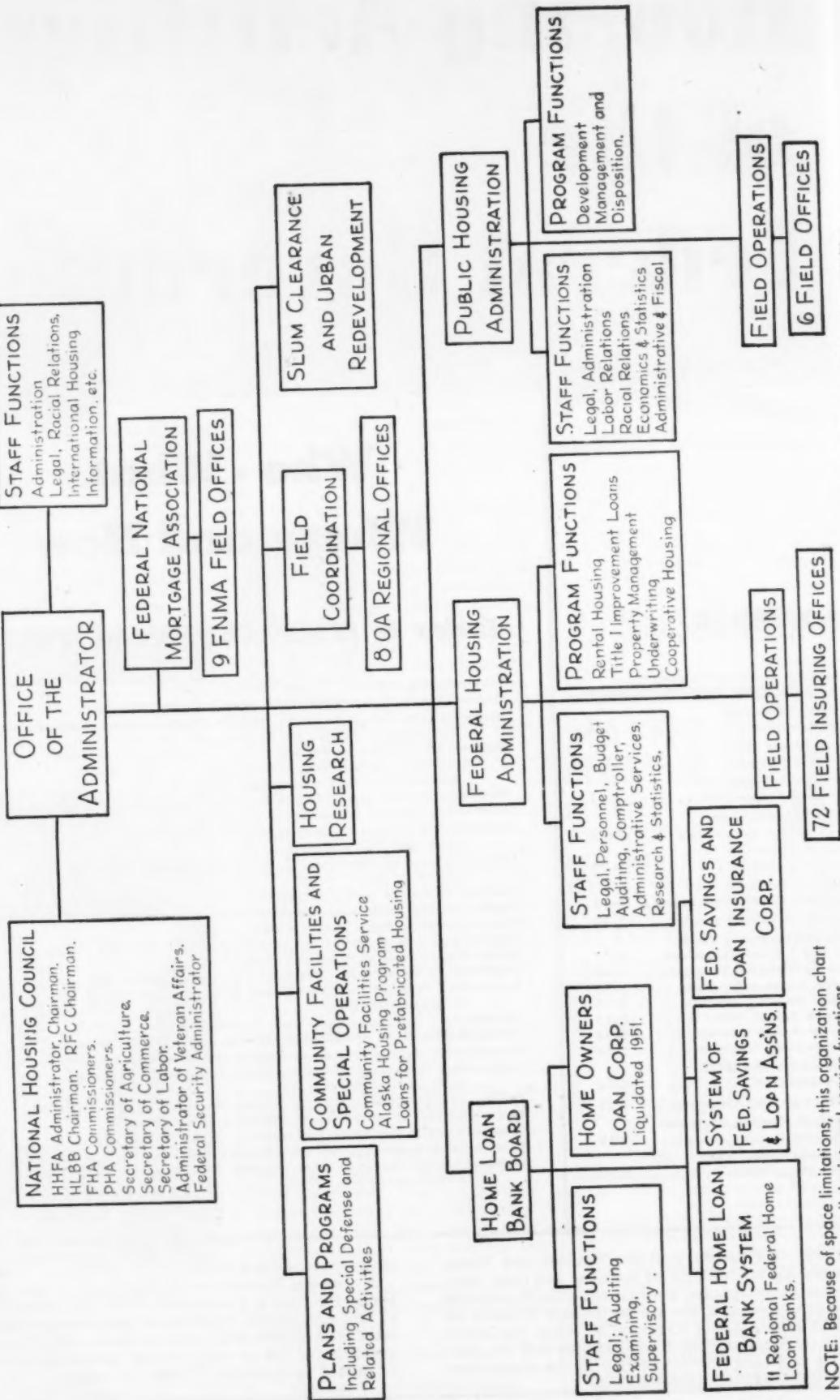
A complete summary of the Housing and Home Finance Agency with all its divisions and their functions is presented, for the first time, in this special 24-page supplement. We are particularly indebted to HHFA Administrator Raymond M. Foley, his Director of Information, Jack Bryan, and his staff for their willing and complete cooperation in the preparation

of this material for publication in American Builder.

A complete directory of all the offices and key personnel for HHFA is published on the last three pages of this supplement. Reprints of this 24-page supplement are available at 25 cents per single copy. In bulk quantities of 100 or more copies, special prices will be quoted by American Builder on request.

# HOUSING AND HOME FINANCE AGENCY

5-2



NOTE: Because of space limitations, this organization chart does not show all the internal service functions.

ORGANIZATIONAL CHART detailing various divisions of HHFA and their relationship to each other in governmental housing activities

**P**ROBABLY a majority of those who build, buy, repair, or lend money on a house, and many who rent, either deal with or are affected by the Federal government at some significant point. For example—

Half of the 1,400,000 houses started in 1950 were begun with financing supported either by the Federal Housing Administration or the Veterans Administration, and—

One-third of the mortgages of \$20,000 or less written in 1950 were made by savings and loan associations, which benefit from the central reserves of the Federal Home Loan Bank System and the insurance of savings in such institutions provided by the Federal Savings and Loan Insurance Corporation, and—

About 1000 localities are either applicants for or recipients of Federal financing assistance for low-rent public housing projects for families of low income, and more than 200 communities are seeking or receiving Federal financial aid to clear and redevelop slum and blighted areas, and—

Almost 300,000 families, mostly veterans and servicemen, are living in housing owned by the Federal government and provided originally for war workers in World War II and for veterans during the emergency after the war.

The Federal government provides additional types of assistance to housing finance, production, and research.

Twenty years ago none of these



**Raymond M. Foley,  
Administrator, HHFA**

Federal housing operations existed. Subsequent depression, war, and postwar housing emergencies made housing more and more a national concern. Federal aids, one after another, came into being.

Most people know of certain aids and programs. But relatively few are familiar with the whole range of these operations, and perhaps even fewer know what agency or agencies handle them.

This summary undertakes to survey the full range of the Federal government's housing aids and operations and to explain what their purposes are and who administers them.

Before the war, these programs developed piecemeal, to meet various problems and situations, and were

scattered, in unrelated and unco-ordinated fashion, through more than 15 agencies and units in the Federal government. During the war, when housing was limited only to that which the government determined was essential for defense workers, most of its housing operations were temporarily brought together in the wartime National Housing Agency.

Since the war, there have been two significant developments. A unified permanent housing agency has been established to co-ordinate most of the Federal housing functions, and a basic objective and policy has been adopted by the Congress to give all the housing programs a common purpose and direction.

Today, if you have any dealings with the Federal government on housing, the chances are nine out of ten that they will be with some part of the Housing and Home Finance Agency. Ten years ago that wasn't so. You would have experienced considerable difficulty just finding out who did what or whether the government could help you at all.

The policy to be followed in seeking to achieve the objectives is first, for private enterprise to meet as much of the need as it can, with the government to assist it in that responsibility; and for direct government aid to be provided, through local communities as far as possible, only for those needs which private enterprise cannot meet in the housing of low-income families and the clearance of slums.

## The Government's Housing Agency

**T**HE Housing and Home Finance Agency, which was established in 1947, is headed by an Administrator, who is responsible for the general supervision and co-ordination of the whole complex of housing aids and operations which the Agency embraces. The Administrator is Raymond M. Foley, who directed the Federal Housing Administration's program of support for private housing over a period of 13 years, first in Michigan, then nationally, and who for nearly five years has been the Federal government's top housing official.

The HHFA itself consists of four basic operating agencies:

**The Federal Housing Administration**, which through government-backed insurance of private loans for the purchase and repair of homes, makes it possible for more people to buy homes on the private market and for lenders to make more loans and builders to build more homes.

**The Home Loan Bank Board**, which administers the Federal credit supports, for some 3950 savings and loan associations throughout the country (as well as insurance of savings invested in most of them), from which nearly one-third of the home mortgage money currently flows.

**The Public Housing Administration**, which administers the program of Federal financial assistance to local housing authorities for subsidized public housing for low-income families, and also carries out the management and disposal of Federally-owned war and veterans emergency housing under policies determined by the HHFA Administrator.

Finally, **the Office of the Administrator** itself which carries on a variety of activities resulting from the policy responsibilities of the Administrator and specific programs placed under his immediate direction, in addition to supervision and co-ordination of the whole. Its main

functions are:

(1) Administering special defense duties in the housing field, in particular the administration, with the Federal Reserve Board, of the real estate credit restrictions imposed under the Defense Production Act.

(2) The program of Federal financial aid to local agencies for the clearance of slum and blighted areas and making them available for redevelopment, as authorized under Title I of the Housing Act of 1949.

(3) A broad program to help develop private and public research for the purpose of making better housing available at lower cost.

(4) Completion of the program of advances to state and local governments for planning non-Federal public works, under the Community Facilities Service transferred to HHFA in 1950 from the General Services Administration.

(5) Policy determinations governing Federally-owned war and veter-

HOUSING AND HOME FINANCE AGENCY  
Office of the Administrator

**REGIONAL BOUNDARIES - OA FIELD SERVICE**



April 2, 1951

ans emergency housing and defense public works provided under the Lanham Act.

(6) The special program for housing in Alaska.

(7) Federal secondary mortgage market operations under the Federal National Mortgage Association, which the Administrator serves as chairman of the Board, and which was transferred to the HHFA in 1950 from the Reconstruction Finance Corporation.

(8) The program of Federal loans for the production and distribution of factory-built houses and components and for the large-scale modernized site construction, also transferred to the HHFA in 1950 from the RFC.

These represent most, but not all, of the complex of housing functions and programs in the Federal government. There are some other housing-related programs which are coordinated with the total housing operation through the—

**National Housing Council**, the chairman of which is the HHFA Administrator. The additional functions and agencies represented in this body are:

The Veterans Administration's GI home loan guarantee program.

The farm housing aids of the Department of Agriculture.

The reporting and census functions in housing and construction of the Department of Commerce and the

Department of Labor.

The health and community welfare functions of the Federal Security Agency.

The Reconstruction Finance Corporation, whose housing functions have now been transferred to the HHFA except those that may occur incident to its general business loan authority.

One familiar Federal program affecting housing, rent control, is not administratively related to the established housing functions and programs, since it is an emergency operation and is not directly related to the production and financing of housing or the provision of community facilities.

**Dwelling Units in the United States: Urban, Rural Nonfarm, and Farm, 1950 and 1940**

Location	1950		1940		1950 change, over 1940	
	Number (000)	Percent	Number (000)	Percent	Number (000)	Percent
United States, total.....	45,875	100.0	37,325	100.0	+8,550	+22.9
Nonfarm.....	39,390	85.9	29,683	79.5	+9,707	+32.7
Urban.....	29,256	63.8	21,616	57.9	+7,640	+35.3
Rural nonfarm.....	10,134	22.1	8,067	21.6	+2,067	+25.6
Farm.....	6,485	14.1	7,642	20.5	-1,157	-15.1

Source: U. S. Census Bureau.

## **LOCATION OF FIELD OFFICES OF OA, FHA AND PHA, AND FEDERAL HOME LOAN BANKS**

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arity

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WILDER



# The Federal Housing Administration

UNDER authority of the National Housing Act, as amended, the FHA provides insurance against loss on several types of loans made by private lending institutions. It also insures yields on investments in debt-free rental housing for families of moderate income. The FHA does not make loans, and does not plan or build housing.

At the present time, down payments and maturities of insured loans are subject to amendments made in FHA regulations in order that the requirements of this agency may comply insofar as possible with real estate credit controls now in effect.

When the National Housing Act was passed in 1934, the real estate market was in a chaotic condition, resulting from the general economic situation that prevailed at the time and intensified by lending practices common before the depression. Activity in the building industry was at a low ebb—in 1933 only 93,000 new dwellings had been built in the United States, less than a tenth of the number built in the record year 1925.

The immediate objective of the act

was to encourage private lending institutions to make money available to finance needed repairs to homes and other property, as well as to finance the construction of new

would be assisted toward recovery.

But the purpose stated in the preamble to the act, "to encourage improvement in housing standards and conditions," had long-range implications that were even more important than the emergency aspect. The act proposed to guide the creation of a sound mortgage market by helping to place future home financing on a realistic basis that would eliminate as far as possible the errors that had led to a collapse of the system previously in general use.

Although there was a mixture of opposition and skepticism towards the FHA program at its start among home financing institutions, FHA's programs of housing loan insurance grew to represent a significant factor in the economic recovery that took place in the mid-thirties. The volume of lending by private institutions under the various FHA programs grew from \$297,500,000 in 1935, its first year of operation, to more than a billion dollars in 1940, and in 1950 it exceeded \$4.3 billion.

It is nevertheless difficult to realize the change that has taken place in home financing methods over the



Franklin D. Richards,  
Commissioner, FHA

homes. By these means private capital would have an outlet for investment, men in the building trades would be put to work, demand for building materials would be increased, and the entire economy





**Walter S. Newlin,**  
Commissioner  
FHA Zone I



**Carlos W. Starr,**  
Commissioner  
FHA Zone II



**George A. Bremer,**  
Commissioner  
FHA Zone III



**James E. Hicks,**  
Commissioner  
FHA Zone IV



**M. Joseph Cassidy,**  
Commissioner  
FHA Zone V

past 17 years. Many features of present-day mortgage lending practices were in use before the establishment of the FHA; but they were not in general use and their acceptance as standard procedure has been greatly facilitated by FHA operations.

Besides playing an influential part in the revision of mortgage lending practices, the mutual mortgage insurance system has other accomplishments to its credit. By providing a standardized mortgage instrument, it has made possible the purchase and sale of insured mortgages on a national scale. It has also contributed materially to improvement in housing standards, community planning, sound neighborhood growth, and in methods of locating, planning, and developing subdivisions. Moreover, FHA analysis of local housing markets has helped to avert overbuilding in specific areas and price ranges.

From the beginning, FHA operations have been directed to the lower-price market. In the years of rising costs following the war, special effort has been made to encourage the production of housing both for rent and for sale, within the means of families in this section of the market. Efforts by the FHA to encourage the production of needed housing for minority groups have been instrumental in effecting a more favorable attitude on the part of builders and lenders towards increasing the volume of housing available to members of these groups.

#### **Property Improvement Loans**

Section 2 of Title I of the act authorizes the FHA to insure financial institutions against loss on loans made to finance alterations, repairs, and improvements to existing structures, and the building of small new structures for nonresidential use.

These loans are made by private lending institutions to borrowers with satisfactory incomes and credit records who either own the property, have a lease expiring not less than

six months beyond the maturity of the loan, or are purchasing the property on contract. An insurance charge has been paid by the lender on each loan made since July 1, 1939.

Property improvement loan insurance under Title I was originally provided as an emergency measure for the purpose of encouraging lending institutions to make money available on unsecured loans at reasonable charges in order to preserve and improve existing properties and to assist in reviving activity in the construction industry, which was almost at a standstill when the act was passed in 1934. The insurance authorization was limited to loans made in a period of eighteen months ending December 31, 1935. The expiration date has been advanced by successive amendments, and under present legislation is set at June 30, 1955.

#### **Home Mortgage Insurance**

The principal activity of the Federal Housing Administration is the insurance, under Section 203 of Title II, of mortgages on both new and existing one- to four-family homes. The mortgage transaction must be found by the Commissioner to be economically sound, and the mortgage amount is limited by the FHA estimate of appraised value, based on the price that a typical buyer is warranted in paying for the property for long-term use or investment.

The maximum Section 203 mortgage that the FHA under current restrictions will insure is \$14,000 on a single-family house, \$16,000 on a 2-family house, \$20,500 on a 3-family house, and \$25,000 on a 4-family house.

The mortgage amount and the loan-value ratio limitation may be higher with respect to property located in Alaska.

All mortgages provide for amortization by monthly payments which include principal, interest at not over 4 1/4 per cent, the FHA mortgage in-

surance premium of 1/2 of 1 per cent annually on outstanding balances, fire and other hazard insurance premiums, real property taxes, and special assessments, if any.

Section 8, which was added to the National Housing Act in 1950, authorizes the insurance of mortgages on new single-family homes for families of low and moderate income, in areas where it may not be practicable to obtain conformity with many of the requirements essential in urban residential areas. The maximum mortgage may not exceed \$4,750 when the borrower is an owner-occupant, or \$4,250 when the mortgagor is an operative builder. The interest rate and the mortgage insurance premium rate are the same as under Section 203.

#### **Site-Fabrication Mortgages**

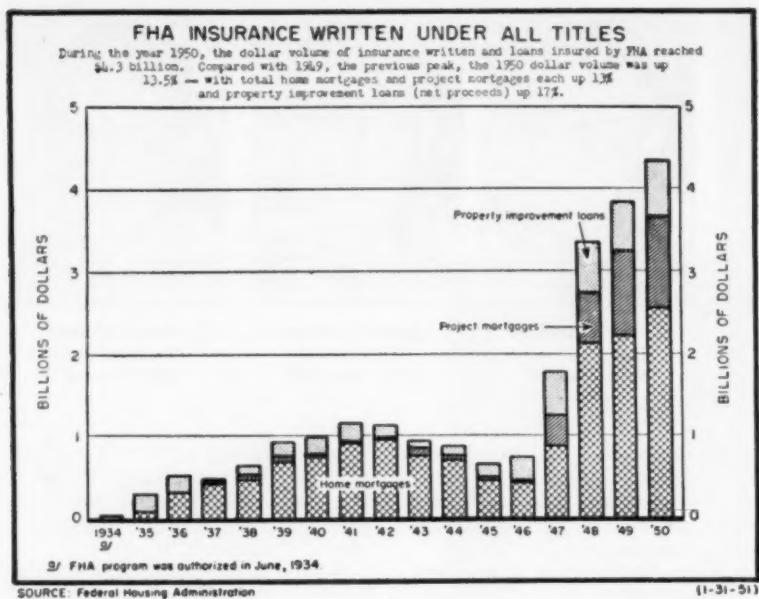
Section 611, which was added to the act in 1948, authorizes the insurance of mortgages, including construction advances, in amounts up to \$5,000,000, on projects of 25 or more single-family dwellings. The purpose of this insurance is to encourage the application of site-fabrication methods and other cost-reduction techniques to large-scale building operations.

The individual dwellings may be released from the blanket mortgage and the individual mortgages insured under Section 611.

#### **Cooperative Housing**

Section 213, added to the act in 1950, authorizes the insurance of mortgages on cooperative housing projects.

The mortgagor must be a non-profit cooperative ownership housing corporation, the permanent occupancy of the dwellings being restricted to members, or a nonprofit corporation organized for the purpose of building homes for members. In the latter instance provision is made for the release of the individual properties



from the blanket project mortgage, and the individual mortgage covering the individual dwelling may be insured under Section 213.

Section 213 also authorizes the FHA to furnish technical advice and assistance in the organization of cooperatives and in the planning, development, construction and operation of cooperative projects.

#### Rental Housing

Under Section 207 of the National Housing Act the FHA insures mortgages, including advances made during construction, on rental projects of 12 or more units. The amount of the mortgage may not exceed \$5,000,000 (or \$50,000,000 if the mortgagor is a Federal or State corporation regulated by Federal or State laws or by a State banking or insurance department). Further, it may not exceed \$8,100 per family unit (or \$7,200 per family unit if the number of rooms in the project is less than 4½ per family unit). The maximum interest rate is 4 per cent. The mortgagor is required to certify that in selecting tenants, families with children will not be discriminated against.

Title VII, added to the act in 1948, is designed to encourage investment in debt-free rental housing for families of moderate income. The FHA is authorized to insure a minimum annual amortization of 2 per cent of the established investment (including all approved costs prior to initial occupancy), and an annual return of 2½ per cent on the outstanding investment.

Title VIII, added to the act in 1949, authorizes FHA insurance of

mortgages in amounts up to \$5,000,000 on rental housing to be built by private enterprise on or near military reservations, for the use of civilian and military personnel, on certification by the Secretary of Defense.

#### Loans to Housing Manufacturers

Section 609, added in 1947, authorizes the insurance of short-term loans to finance the production of prefabricated houses. It also author-

titles FHA to insure lenders against loss on notes taken from purchasers in part payment for the houses.

#### War Housing and Veterans' Emergency Housing

Title VI was added to the National Housing Act in 1941 to aid the production through private enterprise of housing for defense workers. Section 603 authorized the insurance of mortgages on one- to four-family units, and under Section 608 (enacted in 1942) mortgages on rental projects of eight or more units were insured. The provisions of both sections were more liberal than those under Sections 203 and 207 of Title II.

Most of the war housing produced by private enterprise was financed under Title VI.

Sections 603 and 608 became inactive after the war ended, but were revived in 1946 as part of the Veterans' Emergency Housing Program. The authority to issue commitments of mortgage insurance of new construction under Section 603 expired April 30, 1948, and new-construction commitments under Section 608 are limited to those for which applications were received on or before March 1, 1950.

#### Publicly Owned Housing

Section 610 (added to the act in 1947) authorizes the insurance under Sections 603 and 608 of mortgages given to finance purchases of

#### FHA and VA Starts Compared With Total Private Nonfarm Starts: 1935-1950

Year	Units in FHA starts <sup>1</sup>			Units in VA starts <sup>2</sup> family homes <sup>3</sup>	Units in BLS private starts			As a percent of BLS total private starts	
	Total	One-to-four-family homes	Project housing <sup>4</sup>		Total	One to two-family homes	Multifamily housing	FHA starts	VA starts
Cumulative data									
1935-50....	2,630,276	2,168,050	462,226	707,000	8,454,500	7,435,400	1,015,100	31	-----
Annual data									
1935.....	13,964	13,226	738	6	216,000	190,000	26,000	6	-----
1936.....	49,376	48,752	624	304,000	255,000	49,000	16	16	-----
1937.....	60,003	56,980	3,023	332,000	280,000	52,000	18	18	-----
1938.....	112,896	100,966	11,930	399,000	331,000	68,000	28	28	-----
1939.....	147,336	133,874	13,462	458,000	391,000	67,000	32	32	-----
1940.....	169,879	166,451	3,446	530,000	474,000	56,000	32	32	-----
1941.....	211,242	207,946	3,296	620,000	562,000	58,000	34	34	-----
1942.....	161,652	156,194	5,458	301,000	269,000	32,000	54	54	-----
1943.....	145,847	125,812	20,035	184,000	154,000	30,000	479	479	-----
1944.....	93,259	83,604	9,655	139,000	125,000	14,000	67	67	-----
1945.....	41,159	38,867	2,292	6,000	208,100	193,400	14,700	20	20
1946.....	60,033	67,122	1,911	83,000	662,500	614,300	48,200	10	13
1947.....	228,818	178,052	50,768	211,000	845,600	774,100	71,500	27	425
1948.....	291,033	213,443	77,610	102,000	913,500	809,500	104,000	32	11
1949.....	360,293	249,465	110,828	105,000	988,800	827,100	161,700	36	11
1950.....	471,448	327,266	4,147,182	200,000	4,1,353,000	4,1,190,000	4,163,000	35	15

<sup>1</sup> Based on FHA first compliance inspection.

<sup>2</sup> Includes rental projects, co-ops and military housing (secs. 207, 213 and 803); sec. 611 projects included under 1- to 4-family homes.

<sup>3</sup> Estimated on basis loans closed prior to June 1950, since then based on VA first compliance inspection.

<sup>4</sup> All-time high.

Source: Federal Housing Administration, Veterans' Administration and U. S. Department of Labor.

specified types of permanent housing sold by the Government.

#### Volume of Business

As of December 31, 1950, insurance written by the Federal Housing Administration under all sections of the National Housing Act from the beginning of operations totaled \$22.7 billion. On this amount, over \$4.5 billion represented property improvement loan insurance under Title I, and \$10.9 billion represented mortgages on one- to four-family homes insured under Section 203 of Title II. War and veterans' housing financed under Sections 603 and 608 of Title VI accounted for \$6.9 billion. Rental project mortgage insurance under Section 207 of Title II totaled \$186.3 million; loans to manufacturers, and purchasers' notes, both insured under Section 609, totaled \$3.9 million; mortgages insured under Section 610, to finance purchases of publicly-owned housing, \$20.3 million; mortgages on large-scale projects of single-family homes under Section 611, \$4.5 million; mortgages on military housing under Title VIII, \$135.1 million; and Class 3 loans under Title I to finance the construction of homes, \$126.7 million. The authorization to insure Class 3 loans expired on February 28, 1950.

Of the aggregate insurance written, \$12.8 billion was in force as of December 31, 1950. As of the same date, losses on the total amount of mortgage insurance written, including mortgages on war housing, amounted to 2/100 of 1 per cent. To date the FHA has issued debentures on 85 Section 608 projects, and there are at present about 100 in default, out of 6,731 projects insured. Losses on property improvement loan insurance under Title I have amounted to 1.12 per cent, after taking into account recoveries on defaulted notes.

From the beginning of its operations to the end of 1950, FHA insurance covered 11.4 million property improvement loans, in addition to loans financing over 3.3 million units of housing under other provisions of the National Housing Act. The greater number of these units have been new housing.

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#### FHA and VA Home Loans Compared With Mortgage Recordings of \$20,000 or Less: 1939-1950

Year and month	Total nonfarm mortgage recordings of \$20,000 or less (estimated \$000)	Federal Housing Administration: home loans insured		Veterans' Administration: home loans guaranteed	
		Face amount (\$000)	As a percent of total	Principal amount (\$000)	As a percent of total
Annual data					
1939	3,500,530	694,764	20		
1940	4,031,368	762,064	19		
1941	4,731,960	910,770	19		
1942	3,942,613	973,271	25		
1943	2,861,401	762,779	20		
1944	4,605,931	707,437	15		
1945	5,649,819	474,544	8	192,247	3
1946	10,500,568	422,009	4	2,302,307	22
1947	11,728,577	894,247	8	1,328,165	128
1948	11,882,114	2,117,927	18	1,880,966	16
1949	11,828,001	2,213,203	19	1,423,501	12
1950	16,179,196	2,493,583	15	3,073,309	19
Monthly data					
1950-January	1,024,000	234,900	23	183,395	18
February	1,063,090	208,337	21	218,000	22
March	1,221,644	212,606	17	221,416	18
April	1,171,148	172,581	15	217,610	19
May	1,377,918	178,130	13	218,315	16
June	1,465,469	182,906	12	214,433	15
July	1,470,812	184,367	13	234,071	16
August	1,624,913	217,884	13	206,611	17
September	1,497,824	216,322	14	258,401	17
October	1,544,410	1,242,496	16	332,201	22
November	1,457,073	237,878	16	256,491	24
December	1,320,895	205,233	16	350,390	27

<sup>1</sup> All-time high.

<sup>2</sup> Annual data includes revisions that are not reflected in monthly data.

Sources: Home Loan Bank Board, Federal Housing Administration, and Veterans' Administration.

## Veterans Home Loan Guaranty Program

THE Loan Guaranty Program of the Veterans Administration was developed to promote home ownership among veterans of World War II. Over 2 1/4 million properties have been financed with VA guaranteed first or second mortgages.

Since its inception in 1944 this pro-



T. B. King  
Director, Veterans Administration  
Home Loan Guaranty Division

gram has accounted for about 18 per cent of all mortgage loans recorded in amounts of \$20,000 or less. Between 1944 and April 30, 1951, home loans totaling more than \$12,863,000,000 in first mortgages and

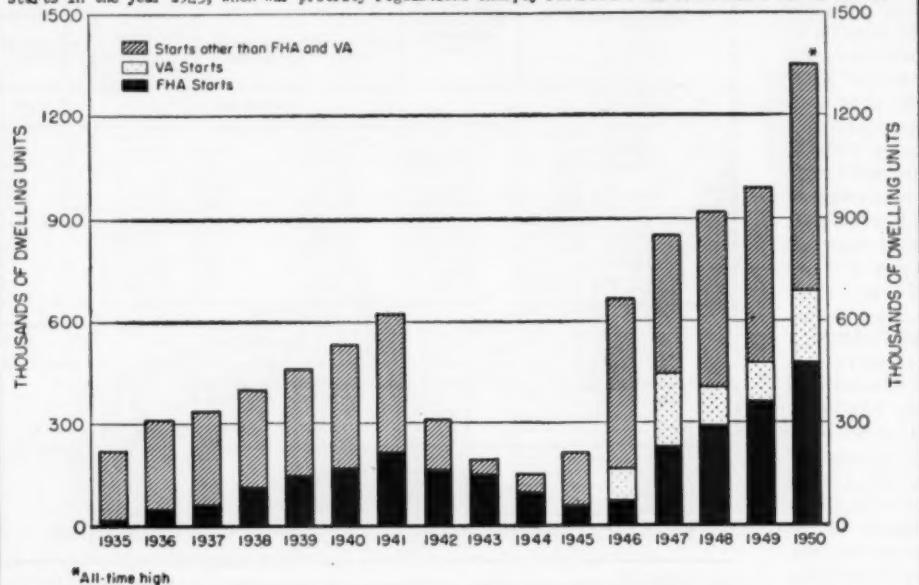
over \$563,070,000 in second mortgages were guaranteed by the Veterans Administration. The Servicemen's Readjustment Act of 1944 as originally enacted, authorized the guaranty of real estate loans (farm and home) with terms up to 25 years and bearing interest at not more than 4 per cent. The amount guaranteed was originally limited to not more than 50 per cent of the amount of the loan but not in excess of \$4,000.

Under the guaranteed loan program, the Veterans Administration is authorized to make a gratuity payment equal to 4 per cent of the originally guaranteed amount of the loan, but not more than \$160, as a curtailment of the principal amount.

The Housing Act of 1950 further amended the Servicemen's Readjustment Act, eliminating the guaranteed second mortgage entitlement which had previously been available to a veteran financing the purchase or construction of a home with a first mortgage insured by FHA. Also, this act increased the home loan guaranty entitlement for veterans who had not previously borrowed under this program from 50 per cent of the amount of their mortgage loan or \$4,000 to 60 per cent of the loan amount but not in excess of \$7,500. Although the

### FHA AND VA STARTS COMPARED WITH TOTAL PRIVATE NONFARM STARTS

During the year 1950, FHA starts (175,000), and total private nonfarm starts (1,353,000) were at all-time high levels, while VA starts were somewhat below the 1947 peak. FHA and VA combined accounted for 50% of the 1950 total, compared with 52% in 1947. FHA first compliance inspections made up 79% of total private starts in the year 1943, when war priority regulations sharply restricted all residential construction.



Sources: Federal Housing Administration, Veterans' Administration and U.S. Dept. of Labor

(2-7-5)

maximum loan term was extended to 30 years, subsequent defense credit regulations again reduced this to the previous 25 year limit, excepting hardship cases which could run the 30-year limit.

For 4 per cent home financing in areas where veterans generally are unable to obtain such credit under the loan guaranty program, the Housing Act of 1950 also authorized a one-year \$150,000,000 direct loan program for veterans. This program, which authorizes loans up to \$10,000 to finance the purchase or construction of a home or the building or improvement of a farm house, expired by law June 30, 1951.

Under the direct loan program authorized in 1950, about \$90,000,000 had been disbursed or reserved under pending applications by May 10, 1950. More than 2,600 counties or parts of counties have been designated as eligible areas for these loans. An estimated 5,000,000 veterans live in these designated areas.

The Housing Act of 1949 authorized a much larger additional program, up to 810,000 units to be started over a period of six years. Up to June 30, 1951, 83,855 units under this additional program had been started. In all, 1,111 communities had applied for assistance on more than 488,600 units, and preliminary loans had been approved for 832 localities, covering 304,200 units. Of this number, 453 localities had also received

final contracts for 155,278 units. In addition, 7,659 units were started in 53 "reactivated" projects—projects

that had been authorized under the prewar program, deferred by the war, and then permitted to proceed.

### Veterans Administration Guaranty of Home Loans: 1944-1950

Year and month	Number of home applications received	Home loans closed						Guaranty of first mortgages as a percentage of prime paid amount	
		Number		Principal amount		Amount of guarantee or insurance			
		First mortgages	Second mortgages	First mortgages	Second mortgages	First mortgages	Second mortgages		
Cumulative data									
June, 1944—Dec. 1950 <sup>a</sup>	2,427,012	1,741,886	378,577	\$11,620,547	\$30,445	\$5,508,892	\$530,446	47	
Annual data									
1945 <sup>b</sup>	51,035	38,250	5,006	191,874	366	72,383	366	38	
1946	519,848	402,044	9,993	2,285,832	16,475	1,076,416	16,475	47	
1947	559,320	494,423	47,499	3,228,053	58,113	41,500,587	58,113	46	
1948	330,367	256,266	93,668	1,743,102	137,865	789,715	137,865	45	
1949	344,947	177,889	98,904	1,275,881	147,710	578,294	147,710	45	
1950	622,924	373,906	123,690	2,903,163	170,146	1,493,575	170,146	51	
Monthly data									
1949—December	37,569	17,928	9,271	130,793	12,812	59,709	12,812	46	
1950—January	42,024	22,518	12,167	166,339	17,056	75,755	17,056	46	
February	41,244	26,434	13,662	159,660	19,340	90,400	19,340	46	
March	43,885	26,933	13,125	204,351	17,065	92,815	17,065	45	
April	48,825	26,833	10,365	203,104	14,366	94,506	14,366	46	
May	50,394	27,073	8,879	206,031	12,284	94,500	12,284	46	
June	51,429	27,024	7,587	203,814	10,619	97,477	10,619	48	
July	59,789	29,322	8,456	222,303	11,708	113,210	11,708	51	
August	66,327	32,885	10,028	255,150	13,461	136,568	13,461	54	
September	64,003	31,686	8,438	247,144	11,257	136,056	11,257	53	
October	67,000	40,002	11,233	317,001	15,199	177,745	15,199	56	
November	46,803	41,949	11,590	341,007	15,484	192,770	15,484	57	
December	36,201	41,247	9,160	338,259	12,107	193,417	12,107	57	

<sup>a</sup> Corresponding first mortgages were FHA insured.

<sup>b</sup> Annual data do not add precisely to cumulative due to adjustments made only in cumulative data.

<sup>c</sup> Program authorized in June 1944; all 1944 activity included in 1945 data.

<sup>d</sup> All-time high.

Source: Veterans Administration.

# Federal Savings and Loan Insurance Corporation

FSLIC was created in 1934 to give protection to accounts in home financing institutions of the savings and loan type. Through its operation, savings in insured associations are protected up to \$10,000 (\$5,000 prior to 1950) per investor. Premiums for this insurance are paid by insured institutions at an annual rate equal to  $\frac{1}{2}$  of one per cent of their account and creditor liabilities.

Savings and loan associations are primarily dependent upon the savings balances of account holders for funds available for lending purposes. The exceptions of this source of funds for lending are the reserves maintained by these institutions, which, unlike bank reserves, are not a basis for multiple credit expansion, and their borrowings from the Federal Home Loan Bank and other financial institutions. Thus, FSLIC assumes an immediate and direct importance in aiding them to attract funds for home mortgage lending. Protection of savings by government insurance encourages the channeling of savings into housing.

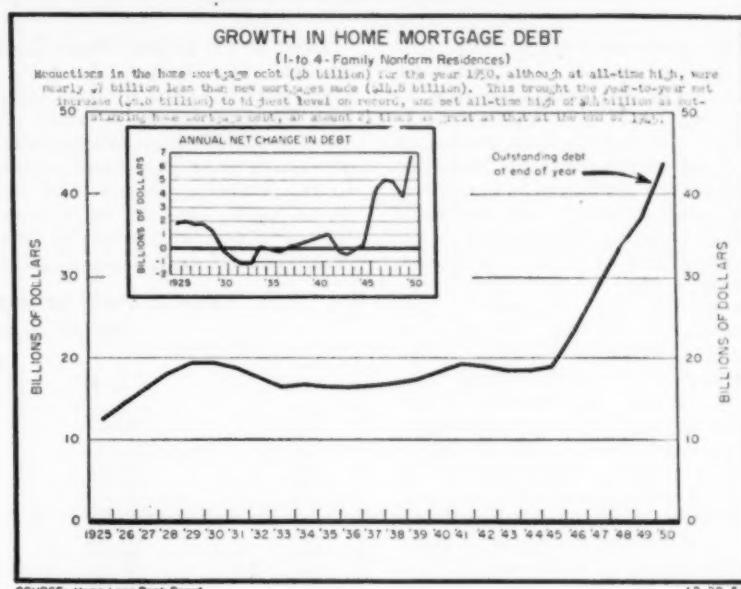
Savings and loan associations are generally limited to investment in real estate loans—mostly first mortgage loans of \$20,000 or less. By dollar volume they do about one-third of all this type of lending. Institutions insured by FSLIC accounted for over 4/5 of all lending by savings and loan associations.

As of December 31, 1950, there were 2,860 insured associations with assets of \$13,691,000,000. Home loans made by these institutions in 1950 totaled \$1,352,000,000 and savings invested in these institutions at the end of the year amounted to \$11,374,000,000. Associations protected by FSLIC have made home loans amounting to more than \$23 billion since the creation of the insurance corporation.

All Federally chartered savings and loan associations are required to be insured by the FSLIC and State chartered associations may be insured at the option of the associations.

In the Corporation's 16½ years of operation through December 31, 1950 there have been only 37 problem cases. Two of these required no financial aid; in 28 cases, the FSLIC made contributions totaling \$5,374,125 to make rehabilitation of the associations possible; and in seven, associations were liquidated.

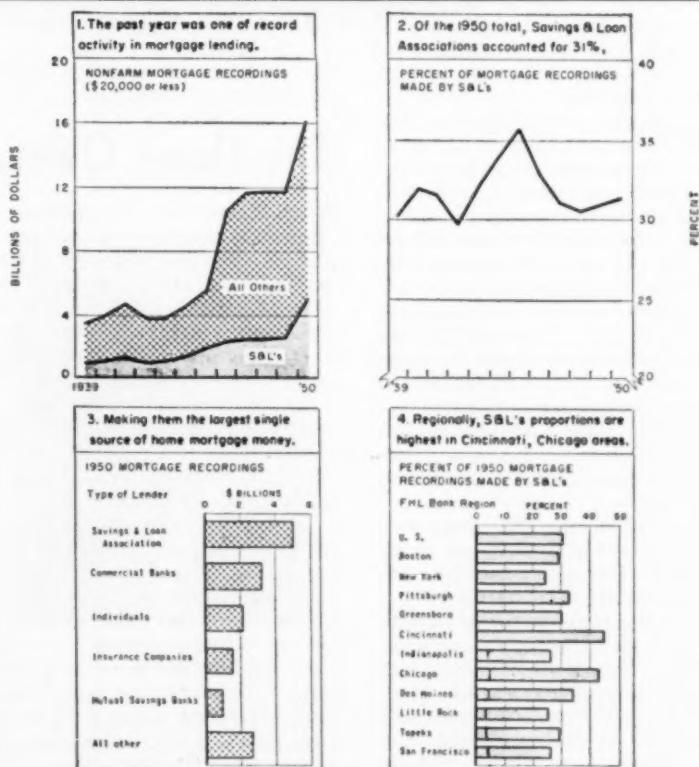
Where liquidation is necessary, investors may elect to accept either cash payment or an account in an-



other operating institution equal to his insured savings in the liquidating association. If he selects this method, his new account will share in the earnings and be entitled to the same rights and privileges as other accounts of that association. To

make this type of settlement, FSLIC contracts with other insured institutions to issue the required number of accounts, reimbursing these associations in cash. It is also possible to create a new savings and loan association solely for this purpose.

## Importance of Savings and Loan Associations in Home Mortgage Lending



Note: Data on nonfarm mortgage recordings of \$20,000 or less, although they include all such loans, represent primarily home mortgages.

# The Federal Home Loan Bank System

THE Federal Home Loan System was created as a long term measure to strengthen the home financing system. Long before the economic crisis of the early thirties, it was recognized that home financing and savings institutions suffered from the lack of outside reserves upon which to call even in normal times.

The system of regional home loan banks is intended to provide a reserve credit pool, independent of the commercial banking system, for home financing institutions. Under the supervision of the Home Loan Bank Board, the Federal Home Loan Banks have brought not only a larger volume of potential credit to home financing institutions but a type of credit adapted to their special needs. These banks are able to advance funds to member institutions on long terms up to 10 years—in line with the long term nature of the mortgage loans in which these borrowers invest.

Since the establishment of the Federal Home Loan Bank System in 1932, stock in the Banks held by the U.S. Treasury has been steadily retired as stock subscriptions by member institutions permitted. By December 31, 1950, Treasury held stock in the Banks had been reduced from \$124,741,000 to \$56,021,900. Paid-in stock subscriptions by members on this date amounted to \$182,546,400 or 76 per cent of the total paid-in stock subscription.

Membership in the System numbered 3,930 institutions at the end of 1950. These included 3,894 savings and loan associations, 29 savings banks, and 7 insurance companies.

The 11 regional Federal Home Loan Banks derive their funds from (1) the subscriptions to their capital stock by member institutions and by the U.S. Treasury; (2) by the deposits of member home financing institutions; and (3) by the sale of Federal Home Loan Bank bonds.

Federal Home Loan Banks also provide a means to assure ample funds for home financing in all parts of the country.

On December 31, 1950, there were 2,279 borrowing institutions owing to the 11 Banks a balance of advances totaling \$815,957,000.

From the time the Federal Home Loan Bank System was created through the end of 1950, advances totaling over \$3,617,000,000 were made to borrowing institutions and repayments on these advances in this time amounted to almost \$2,802,000,000.

Loans of the Federal Home Loan Bank to their members can be divided into two basic groups: Long term advances up to 10 years on security of either home mortgages or obligations of or guaranteed by the United States; and short term advances up to one year on either a secured or unsecured basis. All such

years may also be made to non-members on the security of FHA insured home mortgages.

In July, 1950, the Home Loan Bank Board instructed the Federal Home Loan Banks to curtail the line of credit available to borrowing institutions for new loan commitments and loan expansion purposes from the previous limit of 50 per cent to 30 per cent of their borrowing capacity. Borrowing capacity as established by law may not exceed 50 per

CAPITAL STOCK OF HOME LOAN BANKS 1933-1950  
(Dollar amounts in thousands)

End of year	Total	Owned by Member Institutions	Percent owned by Member Institutions
1933	90,493	14,747	16.3
1934	103,578	21,932	21.2
1935	118,667	24,471	20.6
1936	145,185	28,316	19.4
1937	159,575	34,834	21.8
1938	162,712	37,971	23.3
1939	165,719	40,978	24.7
1940	169,282	44,541	26.3
1941	173,356	48,815	28.1
1942	176,444	51,703	29.3
1943	182,318	57,577	31.6
1944	188,546	63,805	33.8
1945	198,168	73,658	37.2
1946	209,479	85,828	41.0
1947	225,750	103,078	45.7
1948	241,028	121,237	50.3
1949	232,058	136,239	58.7
1950	238,568	182,546	76.5

Note: As of December 31, 1950, the Cincinnati, Indianapolis, Des Moines and New York banks were wholly owned by their members.

Source: Home Loan Bank Board

advances, whether secured or unsecured, are collateralized by an investment of the borrower in the stock of the Bank to the extent of at least  $\frac{1}{2}$  of the outstanding advances, since the Bank holds a statutory lien on its capital stock owned by borrowing members. Advances up to 10

cent of an institution's net assets or 12 times its holdings of stock in its district Federal Home Loan Bank.

This cutback in the line of credit to home financing institutions was taken in accord with the request of the President to curtail real estate loan expansion.

## The Home Owners' Loan Corporation

THE Home Owners' Loan Corporation was established in 1933 to refinance delinquent home mortgage debt and hold back the rising tide of foreclosures on such loans. By mid-1933 foreclosures had reached the rate of 1,000 a day. Also, HOLC was intended to improve the condition of home financing institutions burdened by these defaulted loans. By 1951 it had completed its job, returned a sizable surplus to the Treasury, and gone out of business.

During the 3-year period 1933-1936 HOLC refinanced 1,017,821 defaulted home loans in danger of foreclosure. In these loans—plus later advances to borrowers and expenses in connection with foreclosed properties—HOLC invested a total of about three and a half billion dollars. More than 800,000 or better than 80 per cent, of all HOLC borrowers were able to avoid foreclosure through the Corporation's reserve refinancing.

Other groups strengthened by HOLC's refinancing activities included harassed financial institutions and individual lenders, who received \$2,750,000,000, mostly in bonds, from HOLC in exchange for frozen mortgages. Then and later the Corporation also disbursed \$490,000,000 to cities and towns in payment of delinquent taxes of its borrowers and on its own acquired real estate.

Starting in 1933 with an initial capitalization of \$200,000,000 subscribed by the Treasury Department, HOLC issued bonds which over the succeeding three years it exchanged for mortgages. Upon acquiring these loans it then proceeded to recast them on a monthly payment basis over terms as long as 15 years (which it was subsequently authorized to extend to as long as 25 years) at interest rates of 5 to 6 per cent (later lowered to 4½ per cent).

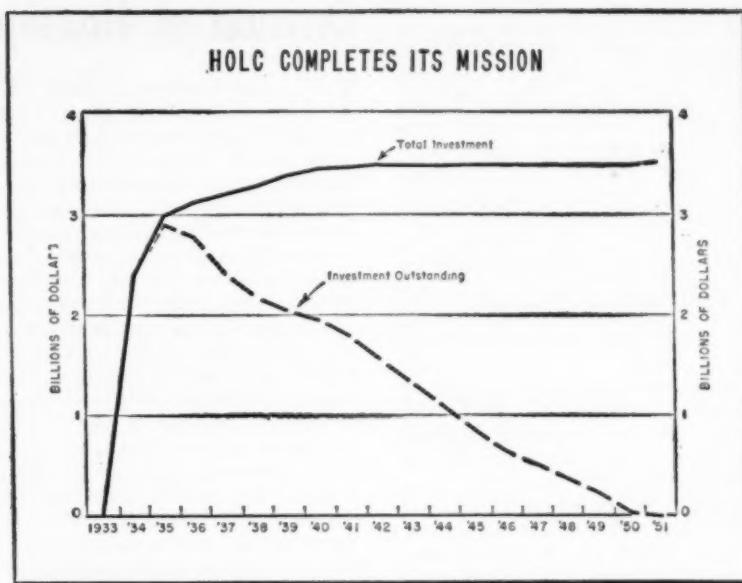
An additional task was the man-

agement, repair, rental and sale of 198,000 properties of borrowers which were foreclosed by HOLC, mostly in the period 1937 to 1940. These foreclosures, which took place after long forbearances, were necessary to protect the interest of the government in the loans.



**William K. Divers, Chairman  
Home Loan Bank Board**

In 1949, with mortgage balances well reduced, the Home Loan Bank Board decided to accelerate the liquidation of HOLC. This was done by the state-by-state sale or assignment of the liens to private financial institutions through advertising for bids at par or better. By October 1950,



SOURCE: Home Loan Bank Board

contracts had been signed for the sale of all the loans not already paid in full to HOLC by the borrowers. By the end of May, 1951, the physical transfer of these mortgages to the buyers, numbering about 180 savings and commercial banks, savings and loan associations, insurance companies and other financial institutions were completed and the HOLC was liquidated.

HOLC returned to the Treasury the initial capital stock subscription of \$200,000,000 together with some \$14,000,000 of surplus. From its earnings, the Corporation had paid off \$3,489,000,000 of HOLC bonds and its own operating expenses, including salaries, rental, and equipment and supplies, and upkeep of acquired homes, and absorbed its losses on the sale of foreclosed properties.

## The Federal National Mortgage Association

**FNMA** is a wholly-owned Government corporation. In September, 1950, it was transferred administratively from the RFC to the HHFA, with the HHFA Administrator as chairman of the Board. Its purpose is to provide a secondary market for home mortgages insured or guaranteed by FHA and VA through the purchase, service and sale of such mortgages. In addition, FNMA is authorized to make direct loans for housing in Alaska.

Although the FNMA had contributed to developing the acceptability to private investors of FHA-insured mortgages, its volume of purchases and sales of mortgages did not become relatively large until the advent of the increased demand for housing, particularly by GI buyers, following World War II. By congressional enactment in 1948, FNMA was authorized to purchase VA-guaranteed mortgage loans, in addition to FHA mortgage loans of the types that it has theretofore purchased. Such purchases continued to be either over-the-counter, or pursuant to an advance commitment procedure. As the construction of new housing and the

volume of mortgages increased, FNMA's authorization to purchase was progressively stepped up.

By March, 1950, mortgage lending had increased so sharply that all of FNMA's funds were either invested in mortgages or earmarked by ad-

gance money. The Congress, in the Housing Act of 1950, increased FNMA's authorization by \$250,000,000 to \$2,750,000,000, but eliminated authority to purchase mortgages on advance commitment. Except for outstanding commitments, FNMA's acquisition of mortgages was confined to over-the-counter purchases.

In addition to GI loans, FNMA now buys and sells mortgages insured by FHA under the following provisions of the National Housing Act: Title I, section 8 (on rural and outlying suburban single family properties); Title II, section 203 (on urban and suburban one- to four-family properties); Title II, section 213 (on cooperative housing projects); Title VI, section 603 (on one- to four-family properties); and Title VIII, section 803 (on rental housing projects started after March 21, 1950 at military installations certified by the Secretary of Defense). These mortgages are eligible for purchase by FNMA only within a period of not less than two nor more than 12 months after VA guaranty or FHA insurance has become fully effective. FNMA is also prepared to buy mortgages on some



**J. Stanley Baughman,  
President, FNMA**

vance commitments. The volume of FNMA's operations had increased to a point where they threatened to get out of control and to make the government a primary source of mort-

60 Section 608 projects for which commitments were made prior to March 20, 1950.

FNMA is limited in its authority to purchase mortgages from any single lending institution to not more than 50 per cent of the eligible mortgage loans made by the selling institution since April 30, 1948. However, this limitation does not apply to (1) GI loans of less than \$10,000, or to FHA loans insured under (2) Title I, section 8; (3) Title II, section 203 (b) 2 D; (4) Title VIII, section 803, and (4) FHA insured loans on housing in Alaska.

A concerted effort to dispose of FNMA's mortgages to the private market and the drop-off in FNMA purchases during the latter part of 1950 and early 1951 resulted in steady liquidation of its holdings and commitments and recovery of free funds.

As of March 31, 1951 the Federal National Mortgage Association had \$1,144,000,000 of its total \$2,750,000,000 authorization available for the purchase of additional mortgages. At that time its mortgage portfolio amounted to \$1,525,000,000 and advance commitments outstanding to buy loans amounted to \$82,000,000.

FNMA purchases of GI home loans during 1950, amounted to over \$95,000,000 or about one-third of all of the GI home loans guaranteed during that year, and about 90 per cent of the FNMA's portfolio as of March 31, 1951 consisted of guaranteed home loans to veterans.

On July 2, 1951, several actions were taken to provide an adequate flow of mortgage financing for housing programmed by the HHFA for defense workers in critical defense areas and for military housing financed under provisions of Title VIII of the National Housing Act.

Of the uncommitted funds of FNMA, \$350,000,000 was set aside to be available for purchasing eligible mortgages of the above types insured by the FHA or guaranteed by VA. The two-month waiting period heretofore required for sale of mortgages to FNMA was waived for insured or guaranteed mortgages on programmed defense and military housing. In addition, to conserve available FNMA funds for both defense and current non-defense needs, mortgages insured or guaranteed before March 1, 1951, were no longer eligible for purchase by the FNMA.

These new regulations pertain to defense housing already programmed or to be programmed by HHFA up to September 1, 1951, and to mortgages on military housing projects for which an FHA commitment to insure was issued on or after March 1, 1951 and before September 1, 1951.

## Division of Housing Research

THE broad research program currently under way in the HHFA was authorized by the Housing Act of 1949, which expanded the limited housing research program authorized by the Housing Act of 1948. Simply stated, the goal of housing research is to assist in providing better, less expensive homes for the American people. In this endeavor, housing research is being conducted in the fields of housing technology, economics, finance, and regulations. This program is supervised by the Division of Housing Research in the Office of the Administrator, HHFA.

In organizing research activities, branches were established within the Division of Research to engage in technological, economic, and financial research. Existing research facilities in other Government agencies, colleges and universities, and private non-profit organizations were utilized to the utmost to carry out the research program. Direct research by the HHFA staff was undertaken only where it was more practical and economical to do so. By June 30, 1950, sixty contracts for research projects had been negotiated to make use of these other research facilities. Most of the contracts called for completion within one or two years.

Technological research was di-

rected toward reduction in costs through finding solutions for problems of design, use of cost saving materials and assembly methods, and technological and organizational methods; and to provide, upon request, technical advice and guidance to localities for the improvement of site and utility planning, zoning and building laws, codes and regulations.

The research program in housing economics and housing finance was directed toward obtaining more precise information for use of public officials and for industry through investigation, study, and analyses in the areas of housing need, demand, supply, housing market analysis, production problems, industry organization, financing practices, lending risks, and mortgage market analysis. Development of new and improved techniques and methods to permit localities to understand and to determine better their housing needs was sought; information that would also provide industry with economic and financial tools for cost reduction, and encourage and stimulate production.

In addition to the research being carried on through research contracts or directly by the HHFA staff, prime continuing objectives of the Division are: to stimulate housing research by others, to integrate all

New Permanent Nonfarm Dwelling Units Started,  
by Type of Structure: 1920-1950

Year	Total dwelling units	Source of funds					
		Private		Public		Total	Urban
		Total	Location	Total	Location		
Urban	Rural nonfarm	Urban	Rural nonfarm	Urban	Rural nonfarm	Urban	Rural nonfarm
1920	247,000	247,000	196,000	51,000	-----	-----	-----
1921	449,000	449,000	359,000	90,000	-----	-----	-----
1922	715,000	716,000	574,000	142,000	-----	-----	-----
1923	871,000	871,000	698,000	173,000	-----	-----	-----
1924	893,000	893,000	716,000	177,000	-----	-----	-----
1925	937,000	937,000	752,000	185,000	-----	-----	-----
1926	849,000	849,000	681,000	168,000	-----	-----	-----
1927	810,000	810,000	643,000	167,000	-----	-----	-----
1928	753,000	753,000	594,000	159,000	-----	-----	-----
1929	509,000	509,000	400,000	109,000	-----	-----	-----
1930	330,000	330,000	235,000	94,000	-----	-----	-----
1931	254,000	254,000	174,000	80,000	-----	-----	-----
1932	134,000	134,000	64,000	70,000	-----	-----	-----
1933	93,000	93,000	45,000	48,000	-----	-----	-----
1934	126,000	126,000	49,000	77,000	-----	-----	-----
1935	221,000	215,700	112,600	103,100	5,300	4,400	900
1936	319,000	304,200	197,600	106,600	14,800	13,400	1,400
1937	336,000	332,400	214,400	118,000	3,600	3,600	-----
1938	406,000	399,300	255,300	144,000	6,700	6,700	-----
1939	515,000	458,500	303,600	154,900	56,500	55,400	1,100
1940	602,000	529,600	333,200	196,400	73,000	63,400	9,600
1941	706,100	619,500	366,500	250,000	86,600	64,800	-21,800
1942	326,000	301,206	184,900	116,300	54,800	42,500	12,300
1943	191,000	183,700	119,700	64,000	7,300	4,700	2,600
1944	141,800	138,700	93,200	45,500	3,100	3,000	100
1945	209,300	204,100	132,700	75,400	1,200	1,200	-----
1946	670,500	662,500	395,700	266,800	8,000	8,000	-----
1947	849,000	845,600	476,400	369,200	3,400	3,400	-----
1948	931,600	913,500	510,000	403,500	18,100	14,900	3,200
1949	1,025,100	988,800	556,600	432,200	36,300	32,200	4,100
1950	1,395,600	1,353,000	786,000	567,000	42,600	41,000	1,600

\* All 1950 data are preliminary.

† All-time high.

Source: U. S. Department of Labor.

housing research, whether publicly or privately financed, through the full interchange of information, and to disseminate information to industry and public. As a step toward achieving this co-ordination, a contract was negotiated with the Building Research Advisory Board of the National Academy of Sciences for a survey of current housing research.

As a further step to avoid duplication and to assure the widest practical use of results from Federally-sponsored research, advisory committees have been named representing industry, labor, consumers, and specialists engaged in the various phases of housing production and use.

The Housing Research Advisory Committee, composed of experts from the fields of real estate, investment, materials manufacturers, designers, builders, labor and scientists serves as an advisor to the Director and the entire Division. Other committees are consulted on programs and proposals by the separate branches of the Division, while still a third range of committees advises on specific problems and proposed research.

## Division of Community Facilities and Special Operations

THE Division of Community Facilities and Special Operations in the Office of the Administrator administers the Advance Planning Program for non-Federal public works, policies governing management and disposition of housing and community buildings and public facilities provided during World War II under the Lanning Act, the College Housing Program, Alaska Housing Program, Prefabricated Housing Loan Program, and Federal co-ordination and assistance in disaster relief areas.

The Bureau of Community Facilities was created in 1945 in the Federal Works Agency, later transferred to General Services Administration, and then shifted to the HHFA under Reorganization Plan No. 17 on May 24, 1950. During World War II it was the principal FWA construction unit in providing public works facilities and services in areas under severe pressures caused by influx of civilian and military personnel to meet war needs. During the postwar period it administered the Advance Planning Programs, the disposition of wartime public works and community facilities, and disaster relief in emergencies declared by the President.

The Division's other responsibilities result from various statutes assigning or transferring authorities to the HHFA Administrator.

## Advance Planning Programs

TWO postwar Advance Planning Programs were authorized by Congress, the first in 1945, the second in 1949. They consisted of interest-free advances to local governments to help them develop plans for needed public works, such as water and sewer projects, schools, streets, roads, certain public health facilities, and public service buildings. These planning advances are to be repaid into the United States Treasury out of any local funds provided for later construction of the projects. The program was authorized to create reserves of fully planned public works ready to go to contract bidding if economic conditions warranted, and more recently has been used to assist in preparation of plans for public works to meet defense requirements.

Under the first Advance Planning Program, engineering studies, plan preparation and drawings were made for more than 7,000 local public works projects during 1945-1947.

In October, 1949, a two-year second Advance Planning Program was authorized by Congress. In September, 1950, in compliance with a request from the President, it was restricted to new standards to bring public works construction within the defense effort or to meet civilian requirements that were clearly essential, and all pending applications were restricted to these conditions.

As of June 30, 1951, advances under this program were approved for planning assistance totaling more than \$23,790,000 for more than 1,200 public works projects, principally sanitation works and schools, to cost an estimated \$927,727,000.

## Alaska Housing Program

UNDER the Alaska Housing Act, passed in 1949, a revolving fund of \$10,000,000 is provided by the HHFA for use by the Alaska Housing Authority in making loans to builders and for actual construction of housing, if necessary, to provide living accommodations for civilian families in overcrowded areas. One million dollars of available funds may be used for small loans to Eskimos in remote villages to improve their dwellings. FHA insures mortgages up to 90 per cent, and the Act authorizes a one-third higher maximum mortgage amount for FHA insurance, as compared with continental United States, to take into consideration the higher building costs of the territory.

As of December 31, 1950, the HHFA had made commitments and advances for all purposes in Alaska amounting to \$4.5 million. More than 4,200 new urban dwelling units had been placed under construction or made ready for construction. This housing is being built with FHA-insured mortgages.

In addition, the Alaska Housing Authority financed two projects with 383 dwellings, and made funds available for the construction and improvement of 170 Eskimo dwellings in six remote localities.

## College Housing Program

The College Housing Program, created by the Housing Act of 1950, authorized \$300,000,000 in a direct loan program to institutions of higher learning to meet housing needs of students and faculty. The commencement of the program was suspended at the outbreak of the Korean crisis, but the President later released \$40,000,000 for loans on projects which meet special standards of aiding the defense effort. Under these standards, as of June 30, 1951, applications for loans amounting to \$26,111,400 had been received from 33 institutions to build accommodations for 6,444 students and 146 faculty members.

## Loans to Prefab Manufacturers

THE direct lending functions of the Reconstruction Finance Corporation as they relate to housing were transferred to the HHFA by Reorganization Plan No. 23 on September 7, 1950. Included in this transfer were the loans to the prefabrication housing industry and large scale site developers authorized by sec. 102 of the Housing Act of 1948, certain loans made under the general authorization of RFC to aid industry, and loans made by RFC under the Veterans Emergency Housing Program.

Lending authority under VEHP has expired. Transferred loans under the general authority granted to RFC, however, amounted to approximately \$7,000,000.

In addition, under section 102 of the Housing Act of 1948, the total amount of loans that may be outstanding at any one time for manufacturers of prefabricated housing and to large-scale site developers is \$50,000,000. At the end of May, 1951, total uncommitted funds amounted to about \$11 million.

Under these transferred programs, the HHFA is administering loans outstanding to 21 borrowers.

## Disaster Relief Operations

As the administrative agency in administering emergency relief needed to restore public services in disaster areas, CFS has supervised expenditure of funds made available from the President's Emergency Relief Fund in restoring services in four areas since its transfer to HHFA. All of these were the result of flood conditions, two of them having occurred in Kansas and one each in Minnesota and Montana. In this operation, the services of CFS is generally limited to emergency repairs to water and sewer lines, roads, bridges, and similar facilities essential to the health of the community.

## Farm Housing Program

To help farm owners finance construction, improvement and repair of dwellings and other farm buildings, the Secretary of Agriculture is authorized to extend assistance in the form of loans or loans and subsidies by the Housing Act of 1949. The dwellings may be for the owner or for farm labor, or tenants. The measure is administered through the Farmers Home Administration which has local offices in many of the counties in the United States.

The Act authorizes the Secretary to make loans up to 33 years at not to exceed 4 per cent interest to owners who are unable to finance adequate housing or other needed building improvements for themselves or others working on the farms.

Similar loans supplemented by annual contributions may be made to owners whose incomes are not now capable of repaying a housing loan, but which may be sufficiently increased through a satisfactory program of enlargement, improvement, or adjusted farm practices. The subsidies, applied as partial credit on interest and principal payments, could not be made available to owners for more than five years.

Where owners are unable to qualify for loans, even with subsidies, loans and grants are authorized for minor improvements and minimum repairs to farm dwellings and buildings on farms. The amount available is limited to \$1,000 to any individual, of which the grant portion may not exceed \$500.

Also authorized are loans to encourage adequate family-size farms where a farm needs enlargement or development in order to provide sufficient income to support decent, safe, and sanitary housing and other farm buildings.

The Act authorizes loans aggregating \$250,000,000, contributions for a period of five years not exceeding \$5,000,000 a year, and loans and grants for a period of four years totalling \$25,000,000 for minor improvements and land purchase or development.

Since the authorization of this program, the Secretary of Agriculture received more than 33,000 applications to March 31, 1951, and approved approximately one-quarter of them. The total amount of loans approved was \$34,660,300, and grants approved totalled \$129,452.

## Slum Clearance and Urban Redevelopment

THE Housing Act of 1949 is designed to help municipalities solve their slum problems. In Title I, the act authorizes Federal financial aid to be used exclusively for the clearance of slums and blighted areas and the preparation of sites for redevelopment. Through the Division of Slum Clearance and Urban Redevelopment, located in the Office of the Administrator, Federal loans, which may amount to \$1 billion outstanding at any one time, may be used to finance the capital cost of site acquisition, clearance and preparation for redevelopment. These loans may be supplemented by grants which may total \$500 million, to become available over a 5-year period after passage of the Act. The grants will help local communities to absorb the loss that will represent the difference between the cost of eliminating the present use of the slum areas, and the return to be realized when the land is sold or leased for reuse in accordance with community redevelopment plans. The local communities are required to absorb at least one-third of the loss in cash or in community services and facilities in connection with the slum clearance projects.

The redevelopment plans must conform to local community plans, provisions must be made for decent and suitable housing for families displaced from the clearance area, private enterprise is to be given primary opportunity to carry out the area's

### Loans and Grants Under Farm Housing Program

[Housing Act of 1949, Title V]

Item	Number of individuals						Amount, in thousands of dollars		
	Aug. 1949 through Dec. 1950	Aug. 1949 through Dec. 1949	During 1950			Aug. 1949 through Dec. 1950	Aug. 1949 through Dec. 1949	During 1950	
			12 months	First 6 months	Last 6 months			12 months	First 6 months
A. Applications received.....	29,588	8,130	21,458	13,617	7,841	(1)	(1)	(1)	(1)
1. From veterans.....	11,476	3,032	8,444	5,336	3,108	(1)	(1)	(1)	(1)
2. Applications on hand.....	9,434	7,194	9,434	11,805	9,434	(1)	(1)	(1)	(1)
3. From veterans.....	3,610	2,683	3,610	4,502	3,610	(1)	(1)	(1)	(1)
C. Loans and grants obligated, total.....	6,886	34	6,852	4,141	2,711	\$30,001	149	29,852	18,054
1. Loans, total.....	6,624	33	6,591	2,618	2,618	29,859	149	29,710	17,965
B. Building loans for housing and other buildings.....	6,624	33	6,591	3,973	2,618	29,509	148	29,361	17,774
1. See 503.....	6,137	32	6,105	3,675	2,430	28,149	144	28,005	16,850
2. See 503.....	367	1	366	228	158	1,276	4	1,272	874
3. See 503.....	66		66	35	31	59		59	33
(a) Without grants.....	66		66	35	31	59		59	26
(b) With grants.....	54		54	35	19	25		25	8
4. (257)			4 (257)	4 (257)	4 (151)	4 (106)		350	191
B. Land development and purchase loans.....	250		250	49	101	347		347	190
1. See 503.....	3		3	1	2	2		2	1
2. See 504.....	4		4	1	2	2		2	1
(a) Without grants.....	3		3	1	2	2		2	1
(b) With grants.....	4		4	1	2	2		2	1
2. Grants for building repair, see 504, total.....	262	1	261	168	93	142	(1)	142	89
a. With loans.....	6 (54)	1	6 (54)	6 (54)	6 (54)	6 (19)		24	15
b. Without loans.....	262	1	261	68	93	118	(1)	118	74

\*Program authorized under Public Law 171 on Aug. 15, 1949.

† Not available.

‡ Funds authorized for loans and grants through June 1951 amounted to \$44,400,000.

§ Each land loan was accompanied by a building loan and counted as 1 loan in item C.

¶ Less than \$500.

\*\* Each building grant was accompanied by a building loan and counted as 1 loan and grant in item 3.

Source: U. S. U. S. Department of Agriculture Farmers' Home Administration.

redevelopment, and recognition also is given to regional plans.

The Housing Act of 1949 provides at least two possible solutions to the housing program of those displaced by slum clearance undertakings. Under Title III it authorizes Federal financial assistance for localities to build and operate low-rent public housing projects in which priority must be given eligible low-income families who are forced to move because of slum clearance projects. Under Title I it offers loans to localities to acquire open land which is to be developed primarily for residential purposes, to support a slum clearance and redevelopment program.

The redevelopment of a cleared area depends upon the municipality's

plan for its future use. The Housing Act of 1949 says, however, that private enterprise must be given maximum opportunity, consistent with the sound needs of the locality as a whole, to take part in the redevelopment.

### Present Status of Program

As of June, 1951, 226 localities had received capital grant reservations from the Housing and Home Finance Agency capital grant reservations totaling more than \$177,107,400. Planning advances amounting to \$3,035,630 had been given to 105 localities, and final advances of more than \$1,078,000 to 11 localities. The first project was approved for a final loan

and grant contract on June 22, 1951 with the Redevelopment Authority of Philadelphia.

The Division of Slum Clearance and Urban Redevelopment recently announced that the program will proceed to the greatest extent possible under present defense conditions. With most cities still in the planning stage, defense considerations will not be generally involved. In those cities that are farther along, all phases will proceed under controls through which relocation, demolition, and actual redevelopment can be deferred if circumstances make it necessary in any particular locality, and will be directed wherever practicable to aid defense plans and civil defense as well as long-term redevelopment needs.

## Public Housing Administration

CONGRESS, under the U.S. Housing Act of 1937, later expanded in the Housing Act of 1949, established a low-rent public housing program, now administered through the Public Housing Administration.

This program consists of a system of loans and annual Federal contributions to local communities to provide low-rent housing. The law requires that the net income of families at the time of admission shall be limited to five times the shelter rent to be charged, exclusive of a \$100 per year exemption for each child. In addition, the rents themselves must be at least 20 per cent below the rents at which private industry is providing a substantial supply of available standard housing, either new or old.

For example, if satisfactory private housing in a locality is generally available at \$40 per month, the highest rent for a public housing project is \$32, and the income of the entire family could not exceed \$160, plus \$8.33 allowance for each minor dependent (based on annual allowance of \$100).

Families may continue to occupy public housing until their incomes reach a locally-determined maximum. The maximum income levels for admission to and remaining in a public housing project must be based on information on the local housing market, obtained by the local housing authority and approved by the Public Housing Administration to see that they conform to the law. There is no minimum limit on incomes for admission to public housing. However, the total rents paid by tenants must be sufficient to pay for the costs of housing that are not met through the maximum Federal subsidy and local net tax abatement.



John T. Egan  
Commissioner, PHA

### Slum Clearance Aspects

Under the Housing Act of 1937, for every public housing unit built a

substandard dwelling had to be eliminated, either through demolition, closing, or rehabilitation.

Under the expanded program authorized by the Housing Act of 1949, equivalent elimination is still required, except that wherever a project is built on a slum site, the requirement is met by demolition of the dwellings on the site. If projects are built on vacant sites, substandard housing must be eliminated elsewhere in the locality, generally equivalent to the number of units vacated by the families that are rehoused.

So that public housing projects can contribute to promoting slum clearance under the Title I program, the Housing Act of 1949 provides a preference in admission to families displaced by any public housing, slum clearance, or redevelopment project.



### **Current Program**

Under the earlier public housing program, about 192,000 homes renting at rates within the means of low-income families are being operated in 275 localities. Since passage of the Housing Act of 1949, which authorized financial assistance for the construction and operation of 810,000 public housing units in addition to those built under the U. S. Housing Act of 1937, more than 1,000 localities have applied for reservations of funds, and 326,000 units have been allocated by the PHA to 900 communities. Preliminary loans have been made for 300,000 units. With the onset of the Korean crisis in June 1950, the President limited the number of dwellings that could be started during the remainder of the year to 50,000 and authorized 75,000 for 1951, with Congress considering a limit at a lower level. On June 1, 1951, 49,300 public housing units were under construction, and the number that will finally be authorized for 1951 depends on action on appropriations by Congress.

During World War II, some 64,000 dwellings were built under the amended U. S. Housing Act of 1937, for use by war workers. No income limitations were imposed on most of these, so that by the end of the war there was a large amount of such housing occupied by war workers of higher income rather than low-income families. However, as more housing has

become available since the war, these dwellings have been converted to projects for low-income families.

### **How the Program Operates**

Low-rent public housing is built, owned, and operated by local housing authorities. Projects are designed by private architects and built by private contractors. Such housing is built only after the local community makes a formal decision that it is needed. Local housing authorities are agencies created under State laws to own and operate public housing projects. Each local housing authority is governed by local commissioners who are appointed by the mayor or governing body. In addition to owning and managing projects, local authorities set rent scales, select eligible families, and take care of repair, maintenance, and other management functions.

The Public Housing Administration is authorized to make loans to these authorities to plan and build low-rent projects. Most of the temporary financing on new projects is being obtained directly from private sources, and provisions of the Housing Act of 1949 assure that virtually all permanent financing on new projects will come from sale of bonds on the private market.

Most of the operating costs are defrayed through rent paid by tenants, the balance by subsidies paid by the Federal government. A subsidy is also made by the local community

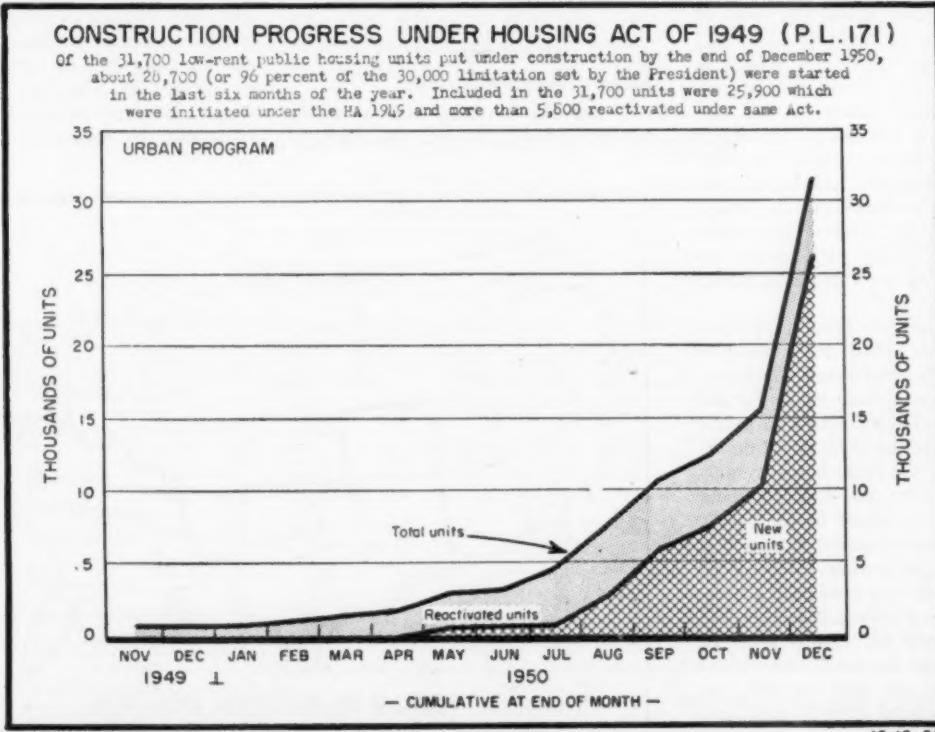
through tax exemptions on public housing.

While state housing laws exempt public housing from local taxes, local authorities are authorized to make voluntary payments in lieu of taxes up to 10 per cent of shelter rents. Some public housing projects are now making payments in lieu of taxes that are greater than the taxes received from the properties before they were developed for low-rent purposes.

### **War Housing**

Just before and during World War II, the Federal government built and managed war housing as part of the war production effort for in-migrant civilian war workers and military personnel. Some of it was permanent, some temporary. After the war, a great deal of it was turned over to local communities for housing veterans and to educational institutions. About 336,000 units, about two-thirds of them temporary construction, still remain under supervision of the Public Housing Administration.

Such housing has often been confused with low-rent public housing. However, rents in public housing are based on family income, and rents in war housing are those that would be charged in comparable private housing. Admission to public housing projects is limited to low-income families, but there are no limitations on the income for families living in war housing.



SOURCE: Public Housing Administration

(2-12-51)

AMERICAN BUILDER

# How Today's Housing Programs Developed

Federal government activities in the housing field began back in the early depression days, when the collapse of the building industry contributed so greatly to unemployment and the general business slump, and caused great distress among builders, mortgage lenders, and home owners.

The first step taken by the Government to stop the downward drift of homebuilding was passage by Congress of the Home Loan Bank Act of 1932, which set up a system of district Federal Home Loan Banks to provide credit reserve funds for mortgage firms specializing in home financing. As the ramifications of the homebuilding industry became more clearly understood, Congress passed several other acts to get the industry back on its feet and to extend good housing to more and more American families.

A far-reaching action was taken with passage of the Housing Act of 1934. This measure established the Federal Housing Administration to insure privately-made loans for buying, building, or repairing homes, and the Federal Savings and Loan Insurance Corporation to provide insurance protection for savings in insured institutions of the savings and loan type. Chief purpose of these aids was to broaden credit for homebuilding and to build confidence in homebuilding investment.

Primarily to help relieve unemployment, several small, experimental public housing projects were also launched under various emergency relief acts during these years. Through direct Federal action, projects were built by the Public Works Administration, the Subsistence Homestead Division of the Department of Agriculture, and the Resettlement Administration, to provide employment and at the same time to help improve general living conditions. Passage of the U.S. Housing Act of 1937 marked a significant change in such efforts. Instead of direct Federal action, the U.S. Housing Authority was created to extend Federal financial aid to localities for building and operating public housing projects through local housing authorities as a means of providing housing for low-income families, assisting in clearing slums, and relieving unemployment.

The last major housing action taken by the Government before World War II began was the establishment of the Federal National Mortgage Association in 1938 to

New Permanent Nonfarm Dwelling Units Started,  
by Source of Funds and Location: 1920-1950

Year	Total dwelling units started	Number of dwelling units in—			Percentage of total units in—			
		One- family structures	Two- family structures	Multi- family structures	One- family structures	Rental-type structures		
						Total	Two- family	
							Multi- family	
1920	247,000	202,000	24,000	21,000	81.8	18.2	9.7	8.5
1921	449,000	316,000	70,000	63,000	70.4	29.6	15.6	14.0
1922	716,000	437,000	146,000	133,000	61.0	39.0	20.4	18.6
1923	871,000	513,000	175,000	183,000	58.9	41.1	20.1	21.0
1924	893,000	534,000	173,000	186,000	59.8	40.2	19.4	20.8
1925	937,000	572,000	157,000	208,000	61.0	39.0	16.8	22.2
1926	849,000	491,000	117,000	241,000	57.8	42.2	13.8	28.4
1927	810,000	454,000	99,000	257,000	56.1	43.9	12.2	31.7*
1928	753,000	435,000	78,000	279,000	57.9	42.1	10.4	31.7
1929	519,000	316,000	51,000	142,000	62.1	37.9	10.0	27.9
1930	330,000	227,000	29,000	74,000	68.8	31.2	8.8	22.4
1931	254,000	187,000	22,000	45,000	73.6	26.4	8.7	17.7
1932	134,000	118,000	7,000	9,000	88.1	11.9	5.2	6.7
1933	93,000	76,000	5,000	12,000	81.7	18.3	5.4	12.9
1934	129,000	109,000	5,000	12,000	86.5	13.5	4.0	9.5
1935	221,000	183,000	8,000	30,000	82.8	17.2	3.6	13.6
1936	319,000	224,000	14,000	61,000	76.5	23.5	4.4	19.1
1937	336,000	267,000	16,000	53,000	79.4	20.6	4.8	15.8
1938	400,000	317,000	18,000	71,000	78.1	21.9	4.4	17.5
1939	515,000	389,000	29,000	87,000	77.5	22.5	5.6	16.9
1940	602,600	485,200	37,300	79,600	80.6	19.4	6.2	13.2
1941	706,100	603,500	34,300	68,300	83.5	14.5	4.8	9.7
1942	356,000	292,800	20,100	43,100	82.3	17.7	5.6	12.1
1943	191,600	143,600	17,800	29,600	75.2	24.8	9.3	15.5
1944	141,800	117,200	10,600	15,300	83.0	17.0	7.5	9.5
1945	242,300	184,600	8,800	15,900	88.2	11.8	4.2	7.6
1946	670,500	580,300	24,300	56,200	88.0	12.0	3.6	8.4
1947	849,000	740,200	33,900	74,900	87.2	12.8	4.0	8.8
1948	931,600	796,600	46,900	114,100	82.3	17.7	5.0	12.7
1949	1,025,190	794,300	36,500	194,300	77.5	22.6	3.6	19.0
1950*	1,139,600	1,158,000	42,000	195,600	83.0	17.0	3.0	14.0

\* All-time high.

Source: U. S. Department of Labor

assist in the creation of an adequate secondary market for FHA mortgages, and thus assure greater stability in the homebuilding field.

\*\* All 1950 data are preliminary.

## Defense and War Years

During late 1939 and early 1940, shortages of housing at war production points were hindering defense

## Total New Construction and Nonfarm Residential Repairs

[In millions of dollars]

Year	Total	New construction <sup>1</sup>			Ownership		Maintenance and repair, nonfarm residential	
		Nonfarm buildings		All other	Private	Public		
		Residential	Non-residential		Private	Public		
Year	Total	Private	Public	All other	Private	Public		
1920	\$6,749	\$2,615		\$2,247	\$2,487	\$5,397	\$1,352	\$625
1921	6,004	2,105		1,821	2,078	4,440	1,564	670
1922	7,647	3,360		1,938	2,349	5,963	1,684	714
1923	9,332	4,400		2,178	2,754	7,710	1,622	759
1924	10,467	5,060		2,169	3,178	8,506	1,901	833
1925	11,439	5,515		2,633	3,291	9,301	2,138	908
1926	12,082	5,600		3,116	3,366	9,938	2,144	982
1927	12,034	5,160		3,130	3,744	9,625	2,409	1,056
1928	11,641	4,770		3,211	3,660	9,156	2,485	1,131
1929	10,793	3,625		3,353	3,815	8,307	2,486	1,222
1930	8,741	2,075		2,663	4,063	5,883	2,858	1,111
1931	6,427	1,565		1,711	3,151	3,768	2,659	959
1932	3,538	630		917	1,991	1,676	1,862	752
1933	2,879	470		636	1,773	1,231	1,648	728
1934	3,720	626	\$1	819	2,275	1,509	2,211	837
1935	4,232	1,010	9	800	2,413	1,999	2,233	909
1936	6,497	1,565	61	1,414	3,457	2,981	3,516	1,066
1937	6,996	1,875	93	1,635	3,396	3,903	3,096	1,154
1938	6,980	1,990	35	1,436	3,519	3,560	3,420	1,068
1939	8,198	2,680	65	1,756	3,697	4,389	3,809	1,154
1940	8,682	2,985	200	1,640	3,857	5,054	3,628	1,256
1941	11,957	3,510	430	3,128	4,889	6,206	5,751	1,333
1942	14,075	1,715	545	4,520	7,495	3,415	10,660	1,232
1943	8,301	885	739	2,243	4,434	1,979	6,322	1,111
1944	5,259	815	211	1,712	2,521	2,186	3,073	1,105
1945	5,633	1,100	80	1,957	2,496	3,235	2,398	1,188
1946	12,000	4,015	374	3,695	3,916	9,638	2,362	1,561
1947	16,627	6,310	200	3,741	6,376	13,131	3,496	2,200
1948	21,572	8,580	156	4,922	7,914	16,665	4,907	2,500
1949	22,594	8,290	359	5,284	8,661	16,204	6,390	2,700
1950	\$27,715	\$12,500	341	\$6,077	\$8,797	20,648	7,067	\$2,900

\* Footnote given on table 4, monthly-page 9, are applicable also to this table.

\*\* All-time high.

Source: U. S. Department of Commerce.

production, and so housing in those areas became a matter of major concern to national security and an immediate problem for the Government.

In 1940, the Congress passed legislation permitting the United States Housing Authority to construct projects for defense workers; appropriated \$100 million for use by the Army and Navy in the construction of emergency housing for defense workers and military personnel; and passed the Lanham Act, authorizing direct Federal financing of war housing and, later, provision of essential utilities and community facilities in war production centers. In 1941, the mortgage-insuring authority of the Federal Housing Administration was enlarged to give builders and home-financing institutions added protection against wartime risks.

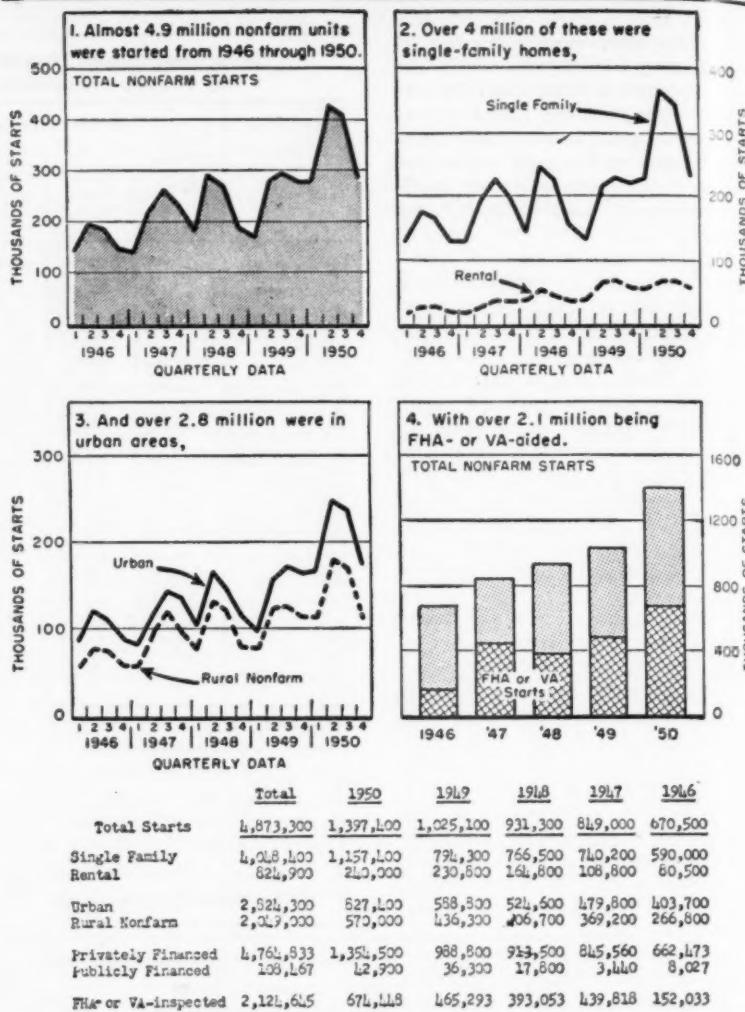
With the necessity for mobilizing housing for war purposes, the President in 1942 established the National Housing Agency with three constituent agencies—the Federal Home Loan Bank Board, the Federal Housing Administration, and the Federal Public Housing Authority. This consolidated most of the Federal non-farm housing programs under a temporary wartime agency.

Beginning in that same year all building materials and home construction were channeled to the war program, under direction of the National Housing Agency.

#### Postwar Years

In 1944 Congress passed the Servicemen's Readjustment Act which included provision for "GI Home Loans." By the following year the rapid demobilization of the Armed Forces following victory created another housing emergency. With housing very tight and building materials production struggling to get

#### Summary of Postwar Home Building Record: 1946-1950



back on its feet, the President appointed a Housing Expediter at the beginning of 1946, Congress extended the Lanham Act to provide tem-

porary housing for veterans, enacted the Veterans Emergency Housing Act which extended and liberalized wartime insurance of mortgages by

#### For Information on

**General housing matters, including slum clearance and research, or if you are uncertain about what agency or office to go to**

**FHA-insured home loan and cooperative housing information**

**Home loans to veterans**

**Public housing and federally-owned war housing**

#### Communicate With

Office of the Administrator, Housing and Home Finance Agency, Washington 25, D. C.

Financial institution, FHA office for your area, or the Federal Housing Administration, Washington 25, D. C.

Financial institution or regional office of the Veterans' Administration for your area.

Local project, local agency operating the project, or Public Housing Administration, Washington 25, D. C.

#### Rent control

**Farm housing, including loans, technical advice, and farm house plans**

**Government housing publications of general interest**

**Detailed census and construction data**

**Current statistics on housing production, wages, etc., and information about employment training for construction skills**

Rent office for your area or Office of the Housing Expediter, Washington 25, D. C.

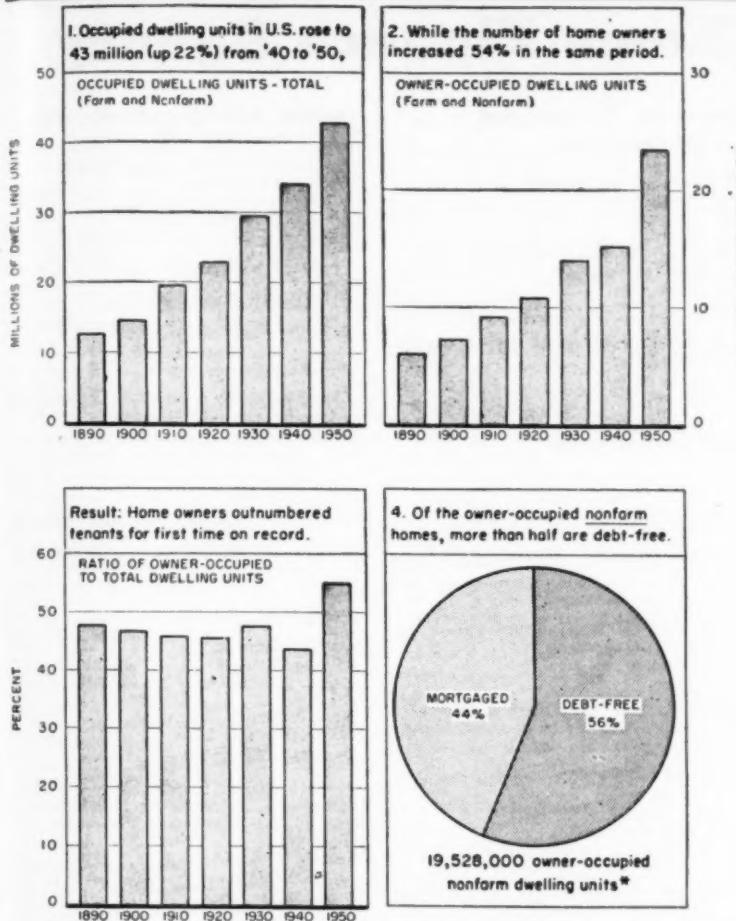
Your County extension agent, or Farmers Home Administration supervisor, or the U. S. Department of Agriculture, Washington 25, D. C.

Superintendent of Documents, Government Printing Office Washington 25, D. C. (Ask for Price List 72.)

U. S. Department of Commerce, Washington 25, D. C.

U. S. Department of Labor, Washington 25, D. C.

## Census Bureau Count of Home Owners: 1890-1950



\* Includes only 1- to 4-family nonfarm homes. Data on homes attached to a business and mortgage breakdown for farm homes are not available.

SOURCE: 1950 Census of Housing (Preliminary)

FHA, and gave broad powers, including those of the National Housing Agency, to the Housing Expediter to encourage increased production of materials and prefabricated housing. Most emergency controls were removed beginning in 1947, and the National Housing Agency, now separated from the Housing Expediter, continued as the temporary coordinator of the major government housing functions.

### Changing Programs

As the nation passed through successive emergencies through the depression, war, and postwar years, emergency Federal housing activities disappeared from the picture as they served their purpose. Projects built under the Public Works Administration were turned over to the public housing agency for use by low-income families; under the same agency (now the Public Housing Administration) virtually all of the subsist-

ence homesteads were disposed of, and one of the Greentowns was sold and the other two are now in process of being sold. The portion of the Lanham Act program not already disposed of, consisting of war housing and some veterans emergency housing, is being held for liquidation, though for the present defense worker needs have delayed active disposition of the properties. Much of this housing is already owned by local communities and educational institutions.

The primary loan functions of the Home Owners Loan Corporation stopped in 1936, and liquidation of that agency began at that time, with final liquidation occurring in 1951, when all assets were disposed of and all obligations met with a net surplus going to the U.S. Treasury.

However, while Congress was dealing with these emergency measures, it was giving increasing attention to continuing long-range meas-

ures which would support private homebuilding and finance at a continuing high level, eliminate slums and bad housing, provide an adequate supply of good housing for families at all income levels, and stabilize one of the most widely fluctuating segments in the American economy. Thus, certain programs continued because they were still needed. Among these were the activities of the Home Loan Bank Board, Federal Housing Administration, Public Housing Administration, and GI loan programs of the Veterans Administration. In addition, other Federal aids were also needed to take care of problems beyond the authority and scope of these agencies.

As a result, several important actions were taken by Congress from 1947 to 1950. First, the principal non-farm housing functions of the Federal government were brought under the supervision of a single administrator in 1947, with the establishment of the Housing and Home Finance Agency, which succeeded the temporary National Housing Agency. The HHFA Administrator was charged with the supervision of three constituent agencies: the Home Loan Bank Board, the Federal Housing Administration, and the Public Housing Administration.

The Housing Act of 1949 authorized Federal financial assistance to localities for the clearance of slum and blighted areas, additional aid for localities under the public housing programs for low-income families, a farm housing program, and a comprehensive Federal program of housing research.

During all of these years a government policy on housing was developing. That development culminated in the Declaration of National Housing Policy of the Housing Act of 1949 which states as a basic objective the realization as soon as feasible of a decent home and a suitable environment for every American family. To attain this objective the Act states as a basic policy the maximum encouragement and assistance to private enterprise in serving the major part of housing needs, with the provision of Federal assistance through local agencies in serving those needs which cannot be met by private enterprise.

Other actions taken during those years were the extension and improvement of Federal aids to private enterprise to help get good housing for rent and for sale at lower cost and the transfer to HHFA of three programs directly related to housing: The Federal National Mortgage Association, the Communities Facilities Service, and the program of loans to prefabricated housing manufacturers.

# Directory of Officials of the Housing and Home Finance Agency

## Office of the Administrator

Raymond M. Foley, Administrator  
1626 K St., NW  
Washington 25, D.C.

B. T. Fitzpatrick, Deputy Administrator and General Counsel  
1626 K St., NW  
Washington 25, D.C.

Neal J. Hardy, Assistant Administrator (Plans and Programs)  
1626 K St., NW  
Washington 25, D.C.

Lewis E. Williams, Assistant Administrator (Administration)  
1626 K St., NW  
Washington 25, D.C.

Frank S. Horne, Special Assistant (Racial Relations)  
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Washington 25, D.C.

Jacob Crane, Special Assistant (International Housing Activities)  
1626 K St., NW  
Washington 25, D.C.

Jack H. Bryan, Director, Division of Information  
1626 K St., NW  
Washington 25, D.C.

Adolph H. Zwerner, Director, Division of Law  
1626 K St., NW  
Washington 25, D.C.

Richard U. Ratchiff, Director, Housing Research  
815 Connecticut Ave., NW  
Washington 25, D.C.

Nathaniel S. Keith, Director, Slum Clearance and Urban Redevelopment  
1625 I St., NW  
Washington 25, D.C.

## Area Supervisors for Slum Clearance and Urban Redevelopment

**AREA I**—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont, Delaware, District of Columbia, Maryland, Pennsylvania and West Virginia

Osborne T. Boyd  
1625 I Street, NW  
Washington, D.C.

**AREA II**—Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, Puerto Rico, and the Virgin Islands

E. Bruce Wedge  
1625 I Street, NW  
Washington, D.C.

**AREA III**—Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin, Iowa, Minnesota, and Missouri

Gordon E. Howard  
1625 I Street, NW  
Washington, D.C.

**AREA IV**—Arkansas, Louisiana, Oklahoma, Texas, Colorado, Kansas, Montana, Nebraska, New Mexico, North Dakota, South Dakota, Utah, Wyoming, Arizona, California, Nevada, Idaho, Oregon, Washington, Hawaii, and Alaska

Charles J. Horan  
1625 I Street, NW  
Washington, D.C.

## Community Facilities and Special Operations

Pere F. Seward, Commissioner  
1626 K Street, NW  
Washington 25, D.C.

Jerome F. Morse, Jr., Director, Loans for Prefabricated Housing  
1626 K Street, NW  
Washington 25, D.C.

A. C. Newell, Chief, Alaska Housing Program  
1626 K Street, NW  
Washington 25, D.C.

## Field Co-ordination

Paul E. Ferrero, Director  
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Washington 25, D.C.

**REGION I**—Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, and Vermont

John Dobbs, Acting Regional Representative  
Suite 437, 42 Broadway  
New York 4, New York

**REGION II**—Delaware, District of Columbia, Maryland, North Carolina, Pennsylvania, Virginia and West Virginia

Edward E. Wendell, Acting Regional Representative  
Room 1200, Gimbel Building  
35 South 9th Street  
Philadelphia 7, Pennsylvania

**REGION III**—Alabama, Florida, Georgia, Mississippi, South Carolina, Tennessee, Puerto Rico and Virgin Islands

Joseph Tufts, Acting Regional Representative  
114 Marietta Street  
Atlanta 3, Georgia

**REGION IV**—Illinois, Indiana, Kentucky, Michigan, Ohio and Wisconsin

John P. McCollum, Acting Regional Representative  
Room 814, 208 S. LaSalle Street  
Chicago, Illinois

**REGION V**—Colorado, Iowa, Kansas, Minnesota, Missouri, Nebraska, New Mexico, North Dakota, South Dakota, Utah, and Wyoming—the States of Colorado, New Mexico, Utah and Wyoming will be served by an Area Office located in Denver, Colorado.

(To be appointed)  
Fidelity Building, 9th and Walnut Streets  
Kansas City 6, Missouri

**REGION VI**—Arkansas, Louisiana, Oklahoma and Texas

(To be appointed)  
Room 1016, Texas and Pacific Building  
Fort Worth 2, Texas

**REGION VII**—Arizona, California, Nevada and Hawaii

M. Justin Herman, Regional Representative  
180 New Montgomery  
San Francisco, California

**REGION VIII**—Idaho, Montana, Oregon, Washington and Alaska

Lindley R. Durkee, Acting Regional Representative  
New World Life Building  
Seattle 4, Washington

## Federal National Mortgage Association

J. Stanley Baughman, President

## Board of Directors, FNMA

Chairman: Raymond M. Foley, Administrator, Housing and Home Finance Agency  
Bermingham T. Fitzpatrick, Deputy Administrator, HHFA  
William K. Divers, Chairman, Home Loan Bank Board  
Franklin D. Richards, Commissioner, Federal Housing Authority  
Neal J. Hardy, Assistant Administrator, HHFA

## FNMA Field Offices and Managers:

Frank H. Greer  
48 Marietta Street  
Atlanta 3, Georgia

Frank H. Bauman, Acting  
208 South LaSalle Street  
Chicago 4, Illinois

Powell D. Harris  
251 North Field Street  
Dallas 2, Texas

Kenneth M. Burns  
1214 Griswold Street  
Detroit 26, Michigan

Frank A. Grimsdell  
810 Third Avenue  
Seattle 4, Washington

William A. Martin  
24 Laura Street  
Jacksonville 2, Florida

Paul Akin  
417 South Hill Street  
Los Angeles 13, California

R. Douglas Wilbor  
130 West Grand Avenue  
Oklahoma City 2, Oklahoma

Arthur A. Gretz  
Lincoln-Liberty Building  
Philadelphia 7, Pennsylvania

## Home Loan Bank Board

101 Indiana Avenue, N. W.  
Washington, D.C.

William K. Divers, Chairman  
J. Alston Adams, Board Member

(Third Board Member to be appointed)  
Kenneth G. Heisler, General Counsel

M. J. Broderick, Director, Information Service

## Federal Home Loan Bank Operations

R. R. Burklin, Director

Ernest E. Reardon, Deputy Director

Dan I. McKeithen, Chief, Federal Savings and Loan Operations

## Federal Savings and Loan Insurance Corporation

William H. Husband, General Manager  
Fred F. Lovell, Deputy General Manager

## Federal Housing Administration

1001 Vermont Avenue, N. W.  
Washington, D.C.  
Franklin D. Richards, Commissioner  
Walter L. Greene, Deputy Commissioner  
Benton C. Bovard, General Counsel  
Donald M. Alstrup, Assistant to the  
Commissioner  
Herbert C. Redman, Assistant Commissioner  
(Field Operations)  
Curt C. Mack, Assistant Commissioner  
(Underwriting)  
Clyde L. Powell, Assistant Commissioner  
(Rental Housing)  
Warren J. Lockwood, Assistant Commissioner  
(Cooperative Housing)  
Arthur J. Frentz, Assistant Commissioner  
(Title I)  
Lester H. Thompson, Comptroller  
Lemuel Showell, Director, Property  
Management Division  
John A. McAllister, Auditor

### Zone Commissioners:

Walter S. Newlin, Zone I  
(Connecticut, District of Columbia, Maine,  
Maryland, Massachusetts, New Hampshire,  
New Jersey, New York, Pennsylvania, Rhode  
Island, Vermont)  
Carlos W. Starr, Zone II  
(Alabama, Florida, Georgia, Kentucky,  
Mississippi, North Carolina, Puerto Rico,  
South Carolina, Tennessee, Virginia, West  
Virginia)  
George A. Bremer, Zone III  
(Illinois, Indiana, Iowa, Michigan, Minnesota,  
Nebraska, North Dakota, Ohio, South  
Dakota, Wisconsin)  
James E. Hicks, Zone IV  
(Arkansas, Kansas, Louisiana, Missouri, New  
Mexico, Oklahoma, Texas)  
M. Joseph Cassidy, Zone V  
(Alaska, Arizona, California, Colorado, Hawaii,  
Idaho, Montana, Nevada, Oregon,  
Utah, Washington, Wyoming)

### Zone I

Timothy J. Murphy, State Director  
125 Trumbull Street  
Hartford 3, Connecticut

Thomas C. Barringer, District Director  
Capitol Building  
1625 I Street, NW  
Washington, D.C.

John H. Magee, State Director  
Exchange Building  
Bangor, Maine

E. Lester Muller, State Director  
915 Fidelity Building  
Baltimore 1, Maryland

George A. Cahill, State Director  
Custom House  
Corner State and India Streets  
Boston 9, Massachusetts

William F. Baker, State Director  
Post Office Building  
Hanover and Chestnut Streets  
Manchester, New Hampshire

E. Kaye Hunter, District Director  
Post Office Building  
Camden, New Jersey (2)

Richard S. Whitesell, District Director  
Raymond-Commerce Building  
1180 Raymond Boulevard  
Newark 2, New Jersey

Harold M. Clay, District Director  
The Federal Building  
Sixth Floor, 90 Church Street  
New York 7, New York

Thomas G. Grace, State Director  
The Federal Building  
Sixth Floor, 90 Church Street  
New York 7, New York

Joseph H. Murphy, District Director  
Ninth Floor  
City and County Savings Bank Building  
100 State Street  
Albany 7, New York

William F. Denne, District Director  
338 Ellicott Square Building  
295 Main Street  
Buffalo 3, New York

Leo A. Kirk, District Director  
Robinson Building  
15th and Chestnut Streets  
Philadelphia 2, Pennsylvania

Oakley W. Heselbarth, District Director  
25th Floor, Henry W. Oliver Building  
535 Smithfield Street  
Pittsburgh 22, Pennsylvania

Charles J. McCabe, State Director  
Old Colony House  
58 Weybosset Street  
Providence 2, Rhode Island

Frederick C. Hinchee, State Director  
Union Station  
Burlington, Vermont

### Zone II

Abner C. Johnson, Jr., State Director  
Second Floor, 2225 Third Avenue North  
Birmingham 3, Alabama

Russell V. Tinney, District Director  
6th Floor, Greenleaf Building  
Jacksonville 2, Florida

James A. Adkisson, District Director  
Coral Gables, City Hall  
Miami 34, Florida

William F. Keehan, District Director  
Professional Arts Building  
420 West LaFayette Street  
Tampa, Florida

John F. Thigpen, State Director  
8th Floor, 101 Marietta Street Building  
Atlanta 3, Georgia

Patterson B. Walker, State Director  
Post Office Building  
Louisville 2, Kentucky

Paul Kemp, State Director  
Lamar Life Building  
Jackson, Mississippi

James P. McRae, State Director  
11th Floor, Guilford Building  
Greensboro, North Carolina

H. E. Bailey, State Director  
Federal Land Bank Building  
Columbia 29, South Carolina

Carlin O. Stuart, Ass't. State Director  
210 Federal Building  
Memphis 1, Tennessee

H. Powell Seward, State Director  
Parcel Post Building  
Richmond 19, Virginia

F. Guy Ash, State Director  
304 Embleton Building  
922 Quarrier Street  
Charleston 1, West Virginia

Frederick D'A Carpenter  
Territorial Director and Chief Underwriter  
Post Office Box No. 3599  
San Juan 17, Puerto Rico

### Zone III

Edward J. Kelly, District Director  
The Merchandise Mart  
222 North Bank Drive  
Chicago 54, Illinois

Robert E. Terhune, District Director  
624-630 East Adams Street  
Springfield, Illinois

R. Earl Peters, State Director  
Century Building  
36 South Pennsylvania Street  
Indianapolis 9, Indiana

Harold R. McBride, State Director  
604 Locust Street  
Des Moines, Iowa

George W. Zinky, District Director  
Third Floor, Penobscot Building  
Detroit 26, Michigan

Joyce A. Schnackenberg, District Director  
516-518 Grand Rapids National Bank Building  
Grand Rapids, Michigan

Harold B. Farley, State Director  
Third Floor, Produce Bank Building  
100 North 7th Street  
Minneapolis, Minnesota

Holger P. Holm, State Director  
1212-27 Woodmen of the World Building  
14th and Farnam  
Omaha 2, Nebraska

John Nystul, State Director  
de Lendrecie Building  
620 Front Street  
Fargo, North Dakota

Thomas N. Berry, District Director  
5th-Third Union Trust Building  
Cincinnati, Ohio

Lee M. Toner, District Director  
1510 Euclid Avenue  
Cleveland, Ohio

Karl W. Kumler, District Director  
Fourth Floor, Old Post Office Building  
Columbus 15, Ohio

N. I. Blegan, State Director  
Minnehaha Building  
Sioux Falls, South Dakota

Anthony P. Gawronski, State Director  
4th Floor, Wisconsin Broadway Building  
312 East Wisconsin Avenue, at Broadway  
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### Zone IV

Fred B. Mitchell, State Director  
Room 301-309, Old Post Office Building  
Little Rock, Arkansas

Jonas W. Gruber, State Director  
National Bank of Topeka Building  
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Harry F. Allen, District Director  
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Hugo P. Albrecht, District Director  
6th Floor, Franklin American Trust Bldg.  
315 North Seventh Street  
St. Louis 1, Missouri

Edward C. Robertson, State Director  
Bass Building  
Tenth Street and Park Avenue  
Albuquerque, New Mexico

Hugh Askew, District Director  
228 Northwest Second Street  
Oklahoma City 2, Oklahoma

Oras A. Shaw, District Director  
106 East Third Street  
Tulsa, Oklahoma

R. E. Shepherd, District Director  
1114 Commerce Street  
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E. T. Stearns, District Director  
906-913 Electric Building  
Fort Worth 2, Texas

Bertram D. Tucker, District Director  
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Charles T. MacLeod, District Director  
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San Antonio, Texas

#### Zone V

Richard S. Hare, State Director  
140 South Central Avenue  
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John E. McGovern, District Director  
Rives-Strong Building  
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Roy H. Pinkerton, Asst. District Director  
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Ed. A. Walsh, District Director  
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Richard W. Briggs, District Director  
180 New Montgomery Street  
San Francisco 5, California

Eugene F. Duffy, State Director  
Commonwealth Building  
728-15th Street  
Denver, Colorado

J. Stowell Wright, Territorial Director  
334-336 Federal Building  
Honolulu, T.H.

Walter T. Lockwood, State Director  
4th Floor, Sun Building  
1005½ Main Street  
Boise, Idaho

Ben S. Hill, State Director  
Securities Building  
Main & Grand Streets  
Helena, Montana

Orrin W. Davie, Asst. District Director  
Lunsford Building  
Reno, Nevada

Albert L. Buchner, State Director  
Lincoln Building  
208 S. W. Fifth Avenue  
Portland, Oregon

David W. Cannon, State Director  
210 Dooly Building  
109 West Second South Street  
Salt Lake City 1, Utah

Clark R. Jackson, District Director  
460 Dexter-Horton Building  
Seattle 4, Washington

Herald E. Bolin, District Director  
Review Building  
927-929 West Riverside Avenue  
Spokane, Washington

Hosea M. Hantz, State Director  
Airport Administration Building  
Municipal Airport  
Cheyenne, Wyoming

Clinton C. Staples, Territorial Director  
Community Building  
120 Third Street  
Juneau, Alaska

#### Public Housing Administration

1201 Connecticut Ave., N. W.

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John Taylor Egan, Commissioner  
Warren Jay Vinton, First Assistant  
Commissioner

Thomas E. Ryan, Director of Labor Relations  
Warren R. Cochrane, Acting Director of Racial  
Relations

Davis W. Snow, Director of Information  
Marshall W. Amis, General Counsel

H. L. Wooten, Assistant Commissioner for  
Administration

William P. Seaver, Assistant Commissioner for  
Development

James P. Murrin, Deputy Assistant Commis-  
sioner for Development

Henry G. Chapman, Director of Construction

Fred L. Naumer, Director of Land

Gilbert L. Rodier, Director of Technical

Orvil R. Olmsted, Assistant Commissioner for  
management and Disposition

George Bailey, Deputy Assistant Commissioner  
for Low-rent Management

Roy M. Little, Deputy Assistant Commissioner  
for War Emergency Housing

Abner D. Silverman, Assistant Commissioner  
for Operations

John P. Broome, Deputy Assistant Com-  
missioner for Operations.

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Puerto Rico, Virgin Islands

#### Field Offices

John A. Kervick, Director  
Empire State Building  
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Maine, New Hampshire, Vermont, Massa-  
chusetts, Connecticut, Rhode Island, New  
York, New Jersey, Pennsylvania, Maryland,  
Delaware, District of Columbia [including  
Public Building Services Dormitories in Ar-  
lington, Va.]

M. B. Satterfield, Director  
Glen Building  
120 Marietta St., N. W.  
Atlanta 3, Georgia

South Carolina, Tennessee, Georgia, Florida,  
Alabama, Mississippi, Virginia (except for  
Public Building Services Dormitories in Ar-  
lington, Va.), West Virginia, North Caro-  
lina, Kentucky.

William E. Bergeron, Director  
201 North Wells Street  
Chicago 6, Illinois

Illinois, Indiana, Missouri, Iowa, Minnesota,  
Wisconsin, North Dakota, South Dakota,  
Nebraska, Kansas, Ohio, Michigan.

J. G. Melville, Director  
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San Francisco 3, California  
California, Nevada, Utah, Hawaii, Arizona,  
Washington, Oregon, Idaho, Montana,  
Wyoming, Alaska.

#### Estimated Growth in Home Mortgage Debt on 1- and 4-Family Nonfarm Residences: 1925-1950

Year	Outstand- ing bal- ance at beginning of year (\$000,000)	Mortgages made during year			Reductions in mort- gage investment during year <sup>1</sup>		Outstanding balance at end of year (\$000,000)	Compared with end preceding year, net change (\$000,000)
		Total		FHA amount (\$000,000)	VA amount (\$000,000)	Amount (\$000,000)		
		Amount (\$000,000)	As percent of out- standing balance <sup>2</sup>	Amount (\$000,000)	As percent of out- standing balance <sup>2</sup>	Amount (\$000,000)		
1925	11,000	4,144	37.7	-----	-----	2,402	21.8	12,742 +1,742
1926	12,742	4,764	37.4	-----	-----	2,858	22.4	14,648 +1,906
1927	14,648	4,814	32.9	-----	-----	3,084	21.1	16,378 +1,730
1928	16,378	4,843	26.6	-----	-----	3,082	18.8	18,139 +1,761
1929	18,139	4,407	24.3	-----	-----	3,065	16.9	19,481 +1,342
1930	19,481	3,148	16.2	-----	-----	3,014	15.5	19,615 +134
1931	19,615	2,140	10.9	-----	-----	2,742	14.0	19,013 -602
1932	19,013	1,754	7.1	-----	-----	2,495	13.1	17,872 -1,141
1933	17,872	1,061	5.8	-----	-----	2,170	12.1	16,743 -1,129
1934	16,743	3,110	18.6	-----	-----	2,895	17.3	16,938 +215
1935	16,938	2,178	12.8	94	-----	2,205	13.5	16,841 -117
1936	16,841	2,232	13.3	309	-----	2,383	14.1	16,690 -151
1937	16,690	2,497	15.0	424	-----	2,090	14.1	16,827 +137
1938	16,827	2,390	14.0	484	-----	2,153	12.8	17,073 +246
1939	17,073	2,845	16.5	695	-----	2,110	13.5	17,608 +535
1940	17,608	3,287	18.7	762	-----	2,495	14.2	18,400 +1,792
1941	18,400	3,953	21.5	911	-----	2,953	16.0	19,400 +1,000
1942	19,400	3,204	16.5	973	-----	3,382	17.4	19,219 -181
1943	19,219	3,252	16.9	763	-----	3,690	19.2	18,781 -438
1944	18,781	3,857	20.5	707	-----	3,860	20.6	18,778 -3
1945	18,778	4,721	23.1	474	192	4,291	22.9	19,208 +1,430
1946	19,208	9,470	49.3	422	2,302	5,109	26.6	23,569 +4,361
1947	23,569	10,657	45.2	895	3,296	5,656	24.0	28,570 +5,001
1948	26,570	10,834	37.8	2,118	1,981	5,983	20.8	33,451 +4,881
1949	33,451	10,820	32.3	2,213	1,424	7,090	21.2	37,181 +3,730
1950	37,181	14,800	39.8	2,496	3,073	7,981	21.5	44,000 +6,819
1951	-----	44,000	-----	-----	-----	-----	-----	-----

<sup>1</sup> Derived, subtract outstanding balance at end of year from sum of outstanding balance at beginning of year and mortgages made during year. Reduction derived results from payments by borrowers and terminations arising from refinancing, foreclosures, and voluntary surrender of titles to properties.

<sup>2</sup> At beginning of year.

<sup>3</sup> All-time high.

<sup>4</sup> Preliminary.

Sources: Home Loan Bank Board, Federal Housing Administration and Veterans' Administration.

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John P. Broome, Deputy Assistant Commissioner for Operations.

Clarence J. Stenzel, Director  
805 Texas and Pacific Passenger Building  
Forth Worth 2, Texas

Texas, Oklahoma, Arkansas, Louisiana, New  
Mexico, Colorado

PAG  
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	25,000	10,000	37.8	2,118	1,881	5,933	20.8	23,451	+4,081
1948	25,570	10,834	37.8	2,118	1,881	5,933	20.8	23,451	+4,081
1949	33,451	10,820	32.3	2,213	1,424	7,000	31.2	37,191	+4,739
1950	37,181	14,800	39.8	2,496	3,073	7,981	21.5	44,000	+6,819
1951*	344,000								

\* Derived, subtract outstanding balance at end of year from the sum of outstanding balance at beginning of year and mortgages made during year. Reduction derived results from payments by borrowers and terminations arising from refinancing, foreclosures, and voluntary surrender of titles to properties.

† At beginning of year.

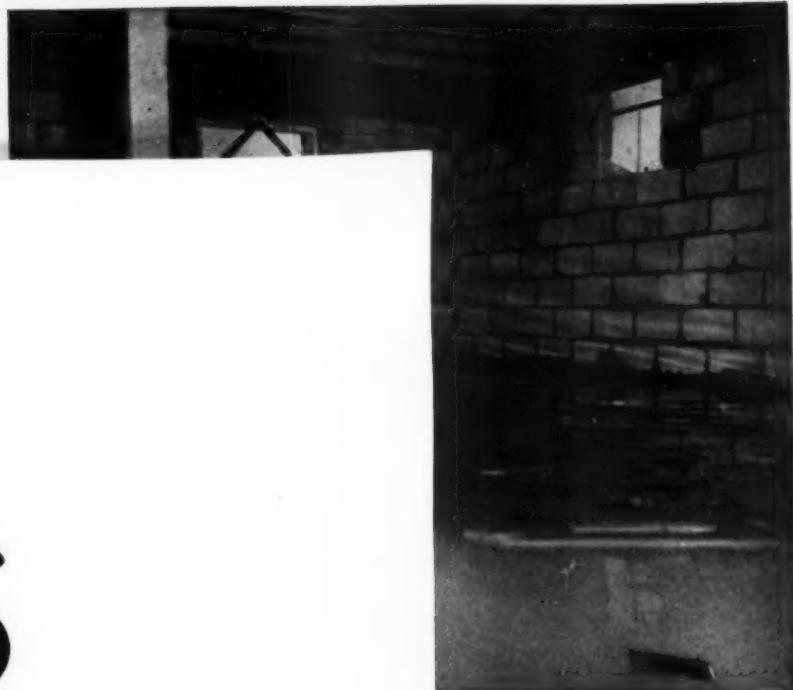
‡ All-time high.

§ Preliminary.

Sources: Home Loan Bank Board, Federal Housing Administration and Veterans' Administration.

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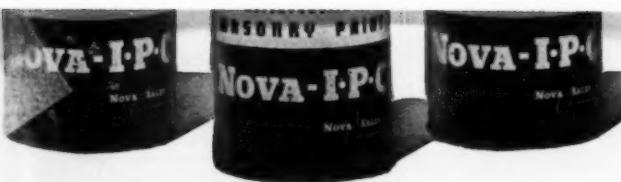
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of building from the weather.

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SEPTEMBER, 1951

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